



# ANNUAL STATEMENT

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

## United Transportation Union Insurance Association

NAIC Group Code.....0000, 0000 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 56413	Employer's ID Number..... 23-7131460
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... November 16, 1970	Commenced Business..... March 10, 1971	
Statutory Home Office	24950 Country Club Blvd Ste 340..... North Olmsted ..... OH ..... US ..... 44070-5333 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	24950 Country Club Blvd Ste 340..... North Olmsted ..... OH ..... US..... 44070-5333 216-228-9400 <small>(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)</small>	
Mail Address	24950 Country Club Blvd Ste 340..... North Olmsted ..... OH ..... US ..... 44070-5333 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	24950 Country Club Blvd Ste 340..... North Olmsted ..... OH ..... US ..... 44070-5333 216-228-9400 <small>(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)</small>	
Internet Web Site Address	utuia.org	
Statutory Statement Contact	Richard A Kusnic Sr <small>(Name)</small> Rkusnic@utuia.org <small>(E-Mail Address)</small>	216-228-9400 <small>(Area Code) (Telephone Number) (Extension)</small> 216-228-0411 <small>(Fax Number)</small>

### OFFICERS

Name	Title	Name	Title
1. Malcolm Brown Futhey Jr	President	2. Bruce D Feltmeyer #	Secretary
3. Bruce D Feltmeyer #	Treasurer	4. John Previsich #	Assistant President

### OTHER

### DIRECTORS OR TRUSTEES

Malcolm Brown Futhey Jr	John Previsich #	Bruce D Feltmeyer #	Frank James Riha
Nicholas J Diccico Jr	James Arbin Stem Jr	William Jennings Thompson	William B Ryan

State of.....  
County of.....

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) Malcolm Brown Futhey Jr	_____ (Signature) Bruce D Feltmeyer	_____ (Signature) Bruce D Feltmeyer
1. (Printed Name) President	2. (Printed Name) Secretary	3. (Printed Name) Treasurer
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of \_\_\_\_\_ 2013

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



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	.53
2. Annuity considerations.....	6,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	6,053
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	0

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....		
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	0	0

NONE

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	.21	.20			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	.21	.20	0	0	0
26. Totals (Line 24 + 25.7).....	.21	.20	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	98,717
2. Annuity considerations.....	240,442
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	339,159
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	129,894
10. Matured endowments.....	
11. Annuity benefits.....	20,625
12. Surrender values and withdrawals for life contracts.....	13
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	9,096
15. Total.....	159,628

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	6	39,986
17. Incurred during current year.....	8	95,574
Settled during current year:		
18.1 By payment in full.....	11	129,894
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	129,894
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	129,894
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	5,666
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	402	10,224,182
21. Issued during year.....	8	776,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	410	11,000,182

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	35,950	34,941		2,627	2,861
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	35,950	34,941	0	2,627	2,861
26. Totals (Line 24 + 25.7).....	35,950	34,941	0	2,627	2,861



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	168,402
2. Annuity considerations.....	25,780
3. Deposit-type contract funds.....	53,660
4. Other considerations.....	
5. Total (Lines 1 to 4).....	247,842
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	21
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	21
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	21
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	388,947
10. Matured endowments.....	
11. Annuity benefits.....	110,754
12. Surrender values and withdrawals for life contracts.....	2
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	6,338
15. Total.....	506,041

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	4	55,406
17. Incurred during current year.....	7	333,541
Settled during current year:		
18.1 By payment in full.....	11	388,947
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	388,947
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	388,947
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	427	18,099,224
21. Issued during year.....	7	310,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	434	18,409,224

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	46,937	45,619		17,430	18,981
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,937	45,619	0	17,430	18,981
26. Totals (Line 24 + 25.7).....	46,937	45,619	0	17,430	18,981



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	81,432
2. Annuity considerations.....	24,271
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	105,703
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	56
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	56
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	56
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	12,471
10. Matured endowments.....	
11. Annuity benefits.....	108,041
12. Surrender values and withdrawals for life contracts.....	5
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	4,670
15. Total.....	125,187

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	500
17. Incurred during current year.....	6	31,227
Settled during current year:		
18.1 By payment in full.....	5	12,471
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	12,471
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	12,471
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	19,256
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	225	11,179,887
21. Issued during year.....	4	120,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	229	11,299,887

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	72,720	70,679		233	254
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	72,720	70,679	0	233	254
26. Totals (Line 24 + 25.7).....	72,720	70,679	0	233	254



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	735,204
2. Annuity considerations.....	461,416
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	1,196,620
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	818
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	818
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	818
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	213,109
10. Matured endowments.....	14,964
11. Annuity benefits.....	140,421
12. Surrender values and withdrawals for life contracts.....	49
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	21,778
15. Total.....	390,321

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	4	22,350
17. Incurred during current year.....	42	236,343
Settled during current year:		
18.1 By payment in full.....	33	228,073
18.2 By payment on compromised claims.....		
18.3 Total paid.....	33	228,073
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	33	228,073
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	30,620
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	2,198	82,271,942
21. Issued during year.....	92	5,827,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	2,290	88,098,942

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	330,421	321,147		152,592	166,173
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	330,421	321,147	0	152,592	166,173
26. Totals (Line 24 + 25.7).....	330,421	321,147	0	152,592	166,173



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	110,182
2. Annuity considerations.....	300,502
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	410,684
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	109
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	109
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	109
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	173,080
10. Matured endowments.....	3,301
11. Annuity benefits.....	65,532
12. Surrender values and withdrawals for life contracts.....	7
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,469
15. Total.....	244,389

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	7	29,280
17. Incurred during current year.....	9	175,197
Settled during current year:		
18.1 By payment in full.....	10	176,381
18.2 By payment on compromised claims.....		
18.3 Total paid.....	10	176,381
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	10	176,381
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	28,096
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	382	13,655,434
21. Issued during year.....	8	525,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	390	14,180,434

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	79,856	77,614		5,539	6,032
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	79,856	77,614	0	5,539	6,032
26. Totals (Line 24 + 25.7).....	79,856	77,614	0	5,539	6,032



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	7,357
2. Annuity considerations.....	16,168
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	23,525
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	35
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	35
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	35
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	0

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	1	100,000
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	100,000
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	26	455,643
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	26	455,643

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	5,254	5,107		5,373	5,851
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	5,254	5,107	0	5,373	5,851
26. Totals (Line 24 + 25.7).....	5,254	5,107	0	5,373	5,851



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	11,580
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	11,580
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	39
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	39
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	39
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	22,544
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	2
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	190
15. Total.....	22,736

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	9,087
17. Incurred during current year.....	5	42,544
Settled during current year:		
18.1 By payment in full.....	4	22,544
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	22,544
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	22,544
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	29,087
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	38	1,000,402
21. Issued during year.....	1	50,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	39	1,050,402

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	9,280	9,019		241	262
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	9,280	9,019	0	241	262
26. Totals (Line 24 + 25.7).....	9,280	9,019	0	241	262



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	8,602
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	8,602
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	3,820
12. Surrender values and withdrawals for life contracts.....	1
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	656
15. Total.....	4,477

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	1	3,339
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,339
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	46	1,069,718
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	46	1,069,718

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	4,194	4,076		10,955	11,930
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	4,194	4,076	0	10,955	11,930
26. Totals (Line 24 + 25.7).....	4,194	4,076	0	10,955	11,930



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	98,136
2. Annuity considerations.....	64,476
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	162,612
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	11
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	11
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	11
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	56,895
10. Matured endowments.....	
11. Annuity benefits.....	211,934
12. Surrender values and withdrawals for life contracts.....	8
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	6,456
15. Total.....	275,293

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	6,040
17. Incurred during current year.....	10	54,337
Settled during current year:		
18.1 By payment in full.....	12	56,895
18.2 By payment on compromised claims.....		
18.3 Total paid.....	12	56,895
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	12	56,895
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,482
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	339	8,277,603
21. Issued during year.....	8	1,200,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	347	9,477,603

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	46,308	45,008		53,453	58,209
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,308	45,008	0	53,453	58,209
26. Totals (Line 24 + 25.7).....	46,308	45,008	0	53,453	58,209



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	276,052
2. Annuity considerations.....	142,156
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	418,208
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	51
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	51
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	51
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	175,434
10. Matured endowments.....	13,487
11. Annuity benefits.....	134,470
12. Surrender values and withdrawals for life contracts.....	29
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	35,772
15. Total.....	359,192

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	1,609
17. Incurred during current year.....	16	190,921
Settled during current year:		
18.1 By payment in full.....	15	188,921
18.2 By payment on compromised claims.....		
18.3 Total paid.....	15	188,921
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	15	188,921
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	3,609
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	855	25,193,012
21. Issued during year.....	30	2,005,244
22. Other changes to in force (net).....		
23. In force December 31, current year.....	885	27,198,256

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	156,963	152,557		103,790	113,024
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	156,963	152,557	0	103,790	113,024
26. Totals (Line 24 + 25.7).....	156,963	152,557	0	103,790	113,024



**LIFE INSURANCE**

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	6,112,727
2. Annuity considerations.....	5,364,401
3. Deposit-type contract funds.....	464,902
4. Other considerations.....	
5. Total (Lines 1 to 4).....	11,942,030
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	5,769
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	5,769
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	5,769
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	4,094,930
10. Matured endowments.....	145,602
11. Annuity benefits.....	6,606,673
12. Surrender values and withdrawals for life contracts.....	523
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	273,097
15. Total.....	11,120,825

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	111	1,094,659
17. Incurred during current year.....	510	3,986,913
Settled during current year:		
18.1 By payment in full.....	502	4,240,532
18.2 By payment on compromised claims.....		
18.3 Total paid.....	502	4,240,532
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	502	4,240,532
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	119	841,040
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	22,052	645,522,187
21. Issued during year.....	528	44,852,244
22. Other changes to in force (net).....		
23. In force December 31, current year.....	22,580	690,374,431

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,630,469	3,528,553		1,421,404	1,547,866
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	3,630,469	3,528,553	0	1,421,404	1,547,866
26. Totals (Line 24 + 25.7).....	3,630,469	3,528,553	0	1,421,404	1,547,866



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	0
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	0

**DETAILS OF WRITE-INS**

1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....		
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	0	0

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	0	0	0	0	0
26. Totals (Line 24 + 25.7).....	0	0	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	108,705
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	108,705
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	39
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	39
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	39
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	61,587
10. Matured endowments.....	
11. Annuity benefits.....	60,629
12. Surrender values and withdrawals for life contracts.....	8
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	7,274
15. Total.....	129,498

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	750
17. Incurred during current year.....	7	84,438
Settled during current year:		
18.1 By payment in full.....	5	61,587
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	61,587
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	61,587
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	23,601
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	469	12,285,174
21. Issued during year.....	6	650,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	475	12,935,174

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	55,998	54,426		8,600	9,365
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	55,998	54,426	0	8,600	9,365
26. Totals (Line 24 + 25.7).....	55,998	54,426	0	8,600	9,365



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	40,455
2. Annuity considerations.....	63,897
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	104,352
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	19,114
10. Matured endowments.....	
11. Annuity benefits.....	40,420
12. Surrender values and withdrawals for life contracts.....	12
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	3,598
15. Total.....	63,144

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	4,215
17. Incurred during current year.....	9	22,442
Settled during current year:		
18.1 By payment in full.....	8	19,114
18.2 By payment on compromised claims.....		
18.3 Total paid.....	8	19,114
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	8	19,114
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	7,543
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	226	4,469,742
21. Issued during year.....	2	200,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	228	4,669,742

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	75,043	72,936		11,900	12,959
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	75,043	72,936	0	11,900	12,959
26. Totals (Line 24 + 25.7).....	75,043	72,936	0	11,900	12,959



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	561,279
2. Annuity considerations.....	108,481
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	669,760
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	623
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	623
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	623
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	243,738
10. Matured endowments.....	1,887
11. Annuity benefits.....	142,355
12. Surrender values and withdrawals for life contracts.....	63
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	14,544
15. Total.....	402,587

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	5	127,093
17. Incurred during current year.....	33	127,034
Settled during current year:		
18.1 By payment in full.....	34	245,625
18.2 By payment on compromised claims.....		
18.3 Total paid.....	34	245,625
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	34	245,625
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	8,502
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,893	51,988,842
21. Issued during year.....	36	2,334,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	1,929	54,322,842

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	380,529	369,847		198,020	215,638
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	380,529	369,847	0	198,020	215,638
26. Totals (Line 24 + 25.7).....	380,529	369,847	0	198,020	215,638



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	247,985
2. Annuity considerations.....	70,715
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	318,700
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	338
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	338
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	338
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	114,867
10. Matured endowments.....	7,224
11. Annuity benefits.....	58,605
12. Surrender values and withdrawals for life contracts.....	27
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	8,667
15. Total.....	189,390

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	8	81,072
17. Incurred during current year.....	19	62,713
Settled during current year:		
18.1 By payment in full.....	19	122,091
18.2 By payment on compromised claims.....		
18.3 Total paid.....	19	122,091
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	19	122,091
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	21,694
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	801	18,753,984
21. Issued during year.....	21	1,235,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	822	19,988,984

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	151,613	147,357		43,958	47,869
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	151,613	147,357	0	43,958	47,869
26. Totals (Line 24 + 25.7).....	151,613	147,357	0	43,958	47,869



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	216,295
2. Annuity considerations.....	84,338
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	300,633
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	99
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	99
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	99
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	146,845
10. Matured endowments.....	11,762
11. Annuity benefits.....	191,599
12. Surrender values and withdrawals for life contracts.....	15
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	5,125
15. Total.....	355,346

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	760
17. Incurred during current year.....	24	162,830
Settled during current year:		
18.1 By payment in full.....	22	158,607
18.2 By payment on compromised claims.....		
18.3 Total paid.....	22	158,607
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	22	158,607
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	4,983
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	837	23,787,706
21. Issued during year.....	8	610,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	845	24,397,706

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	109,360	106,290		13,942	15,182
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	109,360	106,290	0	13,942	15,182
26. Totals (Line 24 + 25.7).....	109,360	106,290	0	13,942	15,182



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	208,874
2. Annuity considerations.....	29,300
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	238,174
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	12
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	12
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	12
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	43,193
10. Matured endowments.....	
11. Annuity benefits.....	102,130
12. Surrender values and withdrawals for life contracts.....	8
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	19,218
15. Total.....	164,549

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	3,000
17. Incurred during current year.....	7	54,993
Settled during current year:		
18.1 By payment in full.....	7	43,193
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	43,193
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	43,193
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	14,800
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	619	20,277,065
21. Issued during year.....	6	428,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	625	20,705,065

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	57,376	55,765		8,925	9,719
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	57,376	55,765	0	8,925	9,719
26. Totals (Line 24 + 25.7).....	57,376	55,765	0	8,925	9,719



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	125,654
2. Annuity considerations.....	102,879
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	228,533
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	21,716
10. Matured endowments.....	
11. Annuity benefits.....	53,211
12. Surrender values and withdrawals for life contracts.....	9
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	7,266
15. Total.....	82,202

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	5,064
17. Incurred during current year.....	6	16,652
Settled during current year:		
18.1 By payment in full.....	7	21,716
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	21,716
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	21,716
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	373	13,520,186
21. Issued during year.....	39	3,690,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	412	17,210,186

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	89,194	86,690		20,104	21,893
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	89,194	86,690	0	20,104	21,893
26. Totals (Line 24 + 25.7).....	89,194	86,690	0	20,104	21,893



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	15,512
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	15,512
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	30
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	30
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	30
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	28,199
10. Matured endowments.....	
11. Annuity benefits.....	18,646
12. Surrender values and withdrawals for life contracts.....	4
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	236
15. Total.....	47,085

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	6,218
17. Incurred during current year.....	7	34,207
Settled during current year:		
18.1 By payment in full.....	6	28,199
18.2 By payment on compromised claims.....		
18.3 Total paid.....	6	28,199
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	6	28,199
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	12,226
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	58	1,233,062
21. Issued during year.....	2	350,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	60	1,583,062

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	11,325	11,007		3,005	3,272
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	11,325	11,007	0	3,005	3,272
26. Totals (Line 24 + 25.7).....	11,325	11,007	0	3,005	3,272



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	77,177
2. Annuity considerations.....	15,475
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	92,652
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	164
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	164
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	164
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	19,539
10. Matured endowments.....	
11. Annuity benefits.....	28,095
12. Surrender values and withdrawals for life contracts.....	11
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	5,157
15. Total.....	52,802

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	4,000
17. Incurred during current year.....	10	24,575
Settled during current year:		
18.1 By payment in full.....	9	19,539
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	19,539
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	19,539
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	9,036
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	320	8,069,461
21. Issued during year.....	4	155,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	324	8,224,461

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	21,042	20,451		29,908	32,569
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	21,042	20,451	0	29,908	32,569
26. Totals (Line 24 + 25.7).....	21,042	20,451	0	29,908	32,569



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	4,889
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	4,889
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	2,447
12. Surrender values and withdrawals for life contracts.....	1
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	2,448

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	29	525,194
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	29	525,194

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	988	960			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	988	960	0	0	0
26. Totals (Line 24 + 25.7).....	988	960	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	70,663
2. Annuity considerations.....	396,119
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	466,782
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	72
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	72
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	72
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	78,757
10. Matured endowments.....	
11. Annuity benefits.....	226,486
12. Surrender values and withdrawals for life contracts.....	4
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,947
15. Total.....	308,194

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	19,841
17. Incurred during current year.....	19	71,321
Settled during current year:		
18.1 By payment in full.....	19	78,757
18.2 By payment on compromised claims.....		
18.3 Total paid.....	19	78,757
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	19	78,757
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	12,405
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	437	6,493,857
21. Issued during year.....	3	115,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	440	6,608,857

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	26,312	25,573		3,892	4,238
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	26,312	25,573	0	3,892	4,238
26. Totals (Line 24 + 25.7).....	26,312	25,573	0	3,892	4,238



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	88,315
2. Annuity considerations.....	196,153
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	284,468
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	34
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	34
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	34
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	105,317
10. Matured endowments.....	
11. Annuity benefits.....	165,657
12. Surrender values and withdrawals for life contracts.....	16
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	3,270
15. Total.....	274,260

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	13,084
17. Incurred during current year.....	12	127,077
Settled during current year:		
18.1 By payment in full.....	11	105,317
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	105,317
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	105,317
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	34,844
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	423	10,319,757
21. Issued during year.....	12	1,300,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	435	11,619,757

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	23,288	22,634		8,662	9,433
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	23,288	22,634	0	8,662	9,433
26. Totals (Line 24 + 25.7).....	23,288	22,634	0	8,662	9,433



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	270,982
2. Annuity considerations.....	97,656
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	368,638
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	145
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	145
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	145
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	162,171
10. Matured endowments.....	18,549
11. Annuity benefits.....	410,996
12. Surrender values and withdrawals for life contracts.....	25
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	9,948
15. Total.....	601,689

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	113,447
17. Incurred during current year.....	10	75,490
Settled during current year:		
18.1 By payment in full.....	10	180,720
18.2 By payment on compromised claims.....		
18.3 Total paid.....	10	180,720
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	10	180,720
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	8,217
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,028	27,867,386
21. Issued during year.....	23	2,165,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	1,051	30,032,386

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	150,222	146,005		45,054	49,062
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	150,222	146,005	0	45,054	49,062
26. Totals (Line 24 + 25.7).....	150,222	146,005	0	45,054	49,062



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	28,936
2. Annuity considerations.....	46,929
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	75,865
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	38,540
10. Matured endowments.....	
11. Annuity benefits.....	37,205
12. Surrender values and withdrawals for life contracts.....	1
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	1,975
15. Total.....	77,721

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	16,780
17. Incurred during current year.....	2	21,760
Settled during current year:		
18.1 By payment in full.....	3	38,540
18.2 By payment on compromised claims.....		
18.3 Total paid.....	3	38,540
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	3	38,540
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	110	2,970,305
21. Issued during year.....	2	200,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	112	3,170,305

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	21,649	21,041		1,776	1,934
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	21,649	21,041	0	1,776	1,934
26. Totals (Line 24 + 25.7).....	21,649	21,041	0	1,776	1,934



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	32,030
2. Annuity considerations.....	3,350
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	35,380
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	35
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	35
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	35
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	14,695
10. Matured endowments.....	15,428
11. Annuity benefits.....	12,873
12. Surrender values and withdrawals for life contracts.....	2
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,906
15. Total.....	45,904

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	4	30,123
Settled during current year:		
18.1 By payment in full.....	4	30,123
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	30,123
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	30,123
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	150	4,182,790
21. Issued during year.....	7	1,790,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	157	5,972,790

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	25,287	24,577		9,442	10,282
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	25,287	24,577	0	9,442	10,282
26. Totals (Line 24 + 25.7).....	25,287	24,577	0	9,442	10,282



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	119,715
2. Annuity considerations.....	52,360
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	172,075
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	18
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	18
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	18
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	56,779
10. Matured endowments.....	
11. Annuity benefits.....	76,062
12. Surrender values and withdrawals for life contracts.....	5
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	4,822
15. Total.....	137,668

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	23,953
17. Incurred during current year.....	7	46,435
Settled during current year:		
18.1 By payment in full.....	8	56,779
18.2 By payment on compromised claims.....		
18.3 Total paid.....	8	56,779
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	8	56,779
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	13,609
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	374	13,454,235
21. Issued during year.....	15	1,430,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	389	14,884,235

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	50,267	48,856		14,618	15,919
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	50,267	48,856	0	14,618	15,919
26. Totals (Line 24 + 25.7).....	50,267	48,856	0	14,618	15,919



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	100,354
2. Annuity considerations.....	15,910
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	116,264
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	181,543
10. Matured endowments.....	
11. Annuity benefits.....	84,211
12. Surrender values and withdrawals for life contracts.....	4
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	4,289
15. Total.....	270,047

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	72,411
17. Incurred during current year.....	8	138,025
Settled during current year:		
18.1 By payment in full.....	7	181,543
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	181,543
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	181,543
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	28,893
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	480	10,602,631
21. Issued during year.....	7	730,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	487	11,332,631

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	50,287	48,875		7,717	8,404
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	50,287	48,875	0	7,717	8,404
26. Totals (Line 24 + 25.7).....	50,287	48,875	0	7,717	8,404



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	211,831
2. Annuity considerations.....	55,610
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	267,441
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	31
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	31
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	31
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	28,010
10. Matured endowments.....	
11. Annuity benefits.....	98,321
12. Surrender values and withdrawals for life contracts.....	16
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,269
15. Total.....	128,616

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	7	28,010
Settled during current year:		
18.1 By payment in full.....	7	28,010
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	28,010
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	28,010
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	476	29,220,185
21. Issued during year.....	25	4,205,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	501	33,425,185

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	166,445	161,772		64,083	69,784
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	166,445	161,772	0	64,083	69,784
26. Totals (Line 24 + 25.7).....	166,445	161,772	0	64,083	69,784



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	0
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	6,427
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	6,427

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....		
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	0	0

NONE

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	180	175			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	180	175	0	0	0
26. Totals (Line 24 + 25.7).....	180	175	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	156,481
2. Annuity considerations.....	106,349
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	262,830
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	298
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	298
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	298
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	118,264
10. Matured endowments.....	5,409
11. Annuity benefits.....	158,884
12. Surrender values and withdrawals for life contracts.....	4
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	911
15. Total.....	283,472

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	61,741
17. Incurred during current year.....	11	68,367
Settled during current year:		
18.1 By payment in full.....	13	123,673
18.2 By payment on compromised claims.....		
18.3 Total paid.....	13	123,673
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	13	123,673
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	6,435
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	365	16,511,421
21. Issued during year.....	13	1,365,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	378	17,876,421

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	321,169	312,153		117,381	127,824
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	321,169	312,153	0	117,381	127,824
26. Totals (Line 24 + 25.7).....	321,169	312,153	0	117,381	127,824



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	28,949
2. Annuity considerations.....	.650
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	29,599
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	.61
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	.61
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	.0
8. Total (Line 6.5 plus Line 7.4).....	.61
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	8,214
11. Annuity benefits.....	32,731
12. Surrender values and withdrawals for life contracts.....	.3
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0
14. All other benefits, except accident & health.....	.169
15. Total.....	41,117

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	.0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	.2	8,214
Settled during current year:		
18.1 By payment in full.....	.2	8,214
18.2 By payment on compromised claims.....		
18.3 Total paid.....	.2	8,214
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	.2	8,214
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	69	3,780,326
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	69	3,780,326

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	20,856	20,271		399	434
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	20,856	20,271	.0	399	434
26. Totals (Line 24 + 25.7).....	20,856	20,271	.0	399	434



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	14,976
2. Annuity considerations.....	4,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	18,976
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	54,102
10. Matured endowments.....	
11. Annuity benefits.....	6,977
12. Surrender values and withdrawals for life contracts.....	1
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,979
15. Total.....	64,059

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	8	54,102
Settled during current year:		
18.1 By payment in full.....	8	54,102
18.2 By payment on compromised claims.....		
18.3 Total paid.....	8	54,102
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	8	54,102
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	85	1,152,720
21. Issued during year.....		25,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	85	1,177,720

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	5,258	5,110		4,000	4,356
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	5,258	5,110	0	4,000	4,356
26. Totals (Line 24 + 25.7).....	5,258	5,110	0	4,000	4,356



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	197,432
2. Annuity considerations.....	269,541
3. Deposit-type contract funds.....	100,000
4. Other considerations.....	
5. Total (Lines 1 to 4).....	566,973
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	266
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	266
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	266
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	116,475
10. Matured endowments.....	16,692
11. Annuity benefits.....	573,849
12. Surrender values and withdrawals for life contracts.....	18
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	21,449
15. Total.....	728,483

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	4	55,531
17. Incurred during current year.....	24	96,520
Settled during current year:		
18.1 By payment in full.....	22	133,167
18.2 By payment on compromised claims.....		
18.3 Total paid.....	22	133,167
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	22	133,167
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	18,884
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	693	19,366,418
21. Issued during year.....	8	380,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	701	19,746,418

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	105,158	102,206		24,544	26,728
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	105,158	102,206	0	24,544	26,728
26. Totals (Line 24 + 25.7).....	105,158	102,206	0	24,544	26,728



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	301,606
2. Annuity considerations.....	814,827
3. Deposit-type contract funds.....	25,000
4. Other considerations.....	
5. Total (Lines 1 to 4).....	1,141,433
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	646
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	646
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	646
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	380,999
10. Matured endowments.....	11,379
11. Annuity benefits.....	1,206,464
12. Surrender values and withdrawals for life contracts.....	29
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	6,602
15. Total.....	1,605,473

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	11	150,770
17. Incurred during current year.....	61	447,004
Settled during current year:		
18.1 By payment in full.....	59	392,378
18.2 By payment on compromised claims.....		
18.3 Total paid.....	59	392,378
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	59	392,378
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	205,396
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,620	38,980,209
21. Issued during year.....	29	1,420,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	1,649	40,400,209

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	128,752	125,138		80,601	87,772
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	128,752	125,138	0	80,601	87,772
26. Totals (Line 24 + 25.7).....	128,752	125,138	0	80,601	87,772



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	61,551
2. Annuity considerations.....	1,212
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	62,763
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	2,531
10. Matured endowments.....	
11. Annuity benefits.....	85,151
12. Surrender values and withdrawals for life contracts.....	7
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,647
15. Total.....	90,336

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	11,742
17. Incurred during current year.....	4	9,742
Settled during current year:		
18.1 By payment in full.....	2	2,531
18.2 By payment on compromised claims.....		
18.3 Total paid.....	2	2,531
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	2	2,531
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	18,953
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	192	6,849,534
21. Issued during year.....	11	960,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	203	7,809,534

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	16,611	16,145			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	16,611	16,145	0	0	0
26. Totals (Line 24 + 25.7).....	16,611	16,145	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	20,703
2. Annuity considerations.....	75,117
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	95,820
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	10,000
10. Matured endowments.....	
11. Annuity benefits.....	19,931
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	924
15. Total.....	30,855

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	29,128
17. Incurred during current year.....	2	10,000
Settled during current year:		
18.1 By payment in full.....	2	10,000
18.2 By payment on compromised claims.....		
18.3 Total paid.....	2	10,000
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	2	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	29,128
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	114	2,774,249
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	114	2,774,249

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	16,736	16,266		7,920	8,625
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	16,736	16,266	0	7,920	8,625
26. Totals (Line 24 + 25.7).....	16,736	16,266	0	7,920	8,625



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	171,402
2. Annuity considerations.....	146,894
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	318,296
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	262
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	262
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	262
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	132,378
10. Matured endowments.....	
11. Annuity benefits.....	425,779
12. Surrender values and withdrawals for life contracts.....	19
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	7,035
15. Total.....	565,211

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	6	28,153
17. Incurred during current year.....	30	116,687
Settled during current year:		
18.1 By payment in full.....	33	132,378
18.2 By payment on compromised claims.....		
18.3 Total paid.....	33	132,378
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	33	132,378
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	12,462
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	869	15,946,470
21. Issued during year.....	21	1,100,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	890	17,046,470

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	192,907	187,492		74,246	80,852
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	192,907	187,492	0	74,246	80,852
26. Totals (Line 24 + 25.7).....	192,907	187,492	0	74,246	80,852



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	0
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	0

NONE

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....		
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	0	0

NONE

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	0	0	0	0	0
26. Totals (Line 24 + 25.7).....	0	0	0	0	0

NONE



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	85,132
2. Annuity considerations.....	6,140
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	91,272
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	21
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	21
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	21
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	35,000
10. Matured endowments.....	
11. Annuity benefits.....	14,906
12. Surrender values and withdrawals for life contracts.....	15
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,552
15. Total.....	52,473

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	1,419
17. Incurred during current year.....	5	39,872
Settled during current year:		
18.1 By payment in full.....	4	35,000
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	35,000
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	35,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	6,291
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	367	9,290,663
21. Issued during year.....	6	525,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	373	9,815,663

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	53,725	52,217		20,787	22,636
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	53,725	52,217	0	20,787	22,636
26. Totals (Line 24 + 25.7).....	53,725	52,217	0	20,787	22,636



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	11,581
2. Annuity considerations.....	2,600
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	14,181
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	118,892
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	1
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	118,893

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	3	118,892
Settled during current year:		
18.1 By payment in full.....	3	118,892
18.2 By payment on compromised claims.....		
18.3 Total paid.....	3	118,892
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	3	118,892
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	48	1,551,176
21. Issued during year.....	7	445,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	55	1,996,176

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	10,501	10,206		75	82
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	10,501	10,206	0	75	82
26. Totals (Line 24 + 25.7).....	10,501	10,206	0	75	82



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	122,761
2. Annuity considerations.....	62,855
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	185,616
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	43,647
10. Matured endowments.....	
11. Annuity benefits.....	170,727
12. Surrender values and withdrawals for life contracts.....	13
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	5,984
15. Total.....	220,371

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	20,812
17. Incurred during current year.....	5	22,835
Settled during current year:		
18.1 By payment in full.....	7	43,647
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	43,647
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	43,647
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	472	13,423,948
21. Issued during year.....	6	324,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	478	13,747,948

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	61,916	60,178		35,802	38,987
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	61,916	60,178	0	35,802	38,987
26. Totals (Line 24 + 25.7).....	61,916	60,178	0	35,802	38,987



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	274,498
2. Annuity considerations.....	202,384
3. Deposit-type contract funds.....	46,500
4. Other considerations.....	
5. Total (Lines 1 to 4).....	523,382
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	584
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	584
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	584
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	89,268
10. Matured endowments.....	8,832
11. Annuity benefits.....	541,242
12. Surrender values and withdrawals for life contracts.....	11
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	8,359
15. Total.....	647,712

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	5	13,847
17. Incurred during current year.....	19	107,100
Settled during current year:		
18.1 By payment in full.....	19	98,100
18.2 By payment on compromised claims.....		
18.3 Total paid.....	19	98,100
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	19	98,100
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	22,847
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	976	28,649,491
21. Issued during year.....	19	1,644,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	995	30,293,491

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	156,732	152,332		56,409	61,423
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	156,732	152,332	0	56,409	61,423
26. Totals (Line 24 + 25.7).....	156,732	152,332	0	56,409	61,423



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	42,941
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	42,941
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	311
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	311
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	311
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	27,635
10. Matured endowments.....	
11. Annuity benefits.....	23,125
12. Surrender values and withdrawals for life contracts.....	5
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	969
15. Total.....	51,734

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	12,887
17. Incurred during current year.....	9	17,664
Settled during current year:		
18.1 By payment in full.....	11	27,635
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	27,635
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	27,635
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,916
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	238	4,914,328
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	238	4,914,328

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	19,195	18,656		13,533	14,737
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	19,195	18,656	0	13,533	14,737
26. Totals (Line 24 + 25.7).....	19,195	18,656	0	13,533	14,737



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	133,361
2. Annuity considerations.....	211,875
3. Deposit-type contract funds.....	110,010
4. Other considerations.....	
5. Total (Lines 1 to 4).....	455,246
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	155
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	155
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	155
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	196,989
10. Matured endowments.....	8,474
11. Annuity benefits.....	378,472
12. Surrender values and withdrawals for life contracts.....	14
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	7,549
15. Total.....	591,498

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	3	21,721
17. Incurred during current year.....	11	210,463
Settled during current year:		
18.1 By payment in full.....	10	205,463
18.2 By payment on compromised claims.....		
18.3 Total paid.....	10	205,463
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	10	205,463
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	26,721
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	498	12,476,349
21. Issued during year.....	7	354,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	505	12,830,349

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	48,786	47,416		22,050	24,012
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	48,786	47,416	0	22,050	24,012
26. Totals (Line 24 + 25.7).....	48,786	47,416	0	22,050	24,012



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	.572
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	.572
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	.0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	.0
8. Total (Line 6.5 plus Line 7.4).....	.0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0
14. All other benefits, except accident & health.....	
15. Total.....	.0

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	.0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	.0	.0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	.8	87,134
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	.8	87,134

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	195	190			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	195	190	.0	.0	.0
26. Totals (Line 24 + 25.7).....	195	190	.0	.0	.0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	38,640
2. Annuity considerations.....	653,518
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	692,158
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	93
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	93
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	93
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	27,723
12. Surrender values and withdrawals for life contracts.....	1
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	1,509
15. Total.....	29,233

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	151	4,435,114
21. Issued during year.....	2	210,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	153	4,645,114

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	25,969	25,240		5,535	6,027
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	25,969	25,240	0	5,535	6,027
26. Totals (Line 24 + 25.7).....	25,969	25,240	0	5,535	6,027



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	92,657
2. Annuity considerations.....	30,371
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	123,028
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	195
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	195
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	195
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	179,662
10. Matured endowments.....	
11. Annuity benefits.....	103,590
12. Surrender values and withdrawals for life contracts.....	19
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,290
15. Total.....	285,561

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	4	18,372
17. Incurred during current year.....	8	167,822
Settled during current year:		
18.1 By payment in full.....	10	179,662
18.2 By payment on compromised claims.....		
18.3 Total paid.....	10	179,662
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	10	179,662
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	6,532
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	482	8,538,622
21. Issued during year.....	8	835,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	490	9,373,622

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	35,953	34,944		4,780	5,205
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	35,953	34,944	0	4,780	5,205
26. Totals (Line 24 + 25.7).....	35,953	34,944	0	4,780	5,205



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Life and Annuities
1. Life insurance.....	93,630
2. Annuity considerations.....	143,470
3. Deposit-type contract funds.....	129,732
4. Other considerations.....	
5. Total (Lines 1 to 4).....	366,832
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	97
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	97
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	97
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	52,104
10. Matured endowments.....	
11. Annuity benefits.....	219,155
12. Surrender values and withdrawals for life contracts.....	14
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	7,357
15. Total.....	278,630

<b>DETAILS OF WRITE-INS</b>	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	12,590
17. Incurred during current year.....	12	100,481
Settled during current year:		
18.1 By payment in full.....	10	52,104
18.2 By payment on compromised claims.....		
18.3 Total paid.....	10	52,104
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	10	52,104
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	60,967
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	377	7,364,889
21. Issued during year.....	6	595,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	383	7,959,889

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	52,958	51,471		60,989	66,415
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	52,958	51,471	0	60,989	66,415
26. Totals (Line 24 + 25.7).....	52,958	51,471	0	60,989	66,415



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	138,486
2. Annuity considerations.....	12,215
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	150,701
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	5,995
12. Surrender values and withdrawals for life contracts.....	2
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	2,876
15. Total.....	8,873

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	387	17,980,517
21. Issued during year.....	9	2,270,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	396	20,250,517

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	102,783	99,898		46,514	50,652
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	102,783	99,898	0	46,514	50,652
26. Totals (Line 24 + 25.7).....	102,783	99,898	0	46,514	50,652

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	4,269,834
2. Current year's realized pre-tax capital gains/(losses) of \$.....2,871,220 transferred into the reserve net of taxes of \$.....0.....	2,871,220
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	7,141,054
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	767,617
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	6,373,437

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2012.....	605,936	161,681		767,617
2. 2013.....	569,475	321,312		890,787
3. 2014.....	533,271	297,859		831,130
4. 2015.....	483,651	257,161		740,812
5. 2016.....	406,930	214,970		621,900
6. 2017.....	348,960	170,341		519,301
7. 2018.....	309,475	142,038		451,513
8. 2019.....	270,488	130,143		400,631
9. 2020.....	202,146	116,958		319,104
10. 2021.....	133,350	104,118		237,468
11. 2022.....	90,155	90,784		180,939
12. 2023.....	57,501	81,976		139,477
13. 2024.....	37,763	78,698		116,461
14. 2025.....	32,045	75,519		107,564
15. 2026.....	26,850	72,615		99,465
16. 2027.....	24,498	67,613		92,111
17. 2028.....	20,284	64,946		85,230
18. 2029.....	18,799	60,514		79,313
19. 2030.....	21,667	56,757		78,424
20. 2031.....	19,722	52,832		72,554
21. 2032.....	12,147	48,256		60,403
22. 2033.....	5,455	43,528		48,983
23. 2034.....	3,024	38,019		41,043
24. 2035.....	4,172	32,002		36,174
25. 2036.....	5,900	26,565		32,465
26. 2037.....	7,142	20,041		27,183
27. 2038.....	8,745	15,333		24,078
28. 2039.....	6,997	12,150		19,147
29. 2040.....	2,889	8,968		11,857
30. 2041.....	396	5,786		6,182
31. 2042 and Later.....		1,736		1,736
32. Total (Lines 1 to 31).....	4,269,833	2,871,219	0	7,141,052

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	75,020		75,020	2,172,501	178,481	2,350,982	2,426,002
2. Realized capital gains/(losses) net of taxes - General Account.....	134,582		134,582	(375,657)		(375,657)	(241,075)
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0	2,316,041		2,316,041	2,316,041
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	100,579		100,579			0	100,579
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	310,181	0	310,181	4,112,885	178,481	4,291,366	4,601,547
9. Maximum reserve.....	636,747		636,747	3,734,438	175,251	3,909,689	4,546,436
10. Reserve objective.....	463,533		463,533	3,734,438	175,251	3,909,689	4,373,222
11. 20% of (Line 10 minus Line 8).....	30,670	0	30,670	(75,689)	(646)	(76,335)	(45,665)
12. Balance before transfers (Lines 8 + 11).....	340,851	0	340,851	4,037,196	177,835	4,215,031	4,555,882
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0	(302,757)	(2,584)	(305,341)	(305,341)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	340,851	0	340,851	3,734,439	175,251	3,909,690	4,250,541

## ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

### Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1		Exempt obligations.....	24,149,495	XXX	XXX	24,149,495	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	144,550,086	XXX	XXX	144,550,086	0.0004	57,820	0.0023	332,465	0.0030	433,650
3	2	High quality.....	20,109,706	XXX	XXX	20,109,706	0.0019	38,208	0.0058	116,636	0.0090	180,987
4	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8).....	188,809,287	XXX	XXX	188,809,287	XXX	96,028	XXX	449,101	XXX	614,638
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....	749,952	XXX	XXX	749,952	0.0004	300	0.0023	1,725	0.0030	2,250
11	2	High quality.....	2,289,940	XXX	XXX	2,289,940	0.0019	4,351	0.0058	13,282	0.0090	20,609
12	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	3,039,892	XXX	XXX	3,039,892	XXX	4,651	XXX	15,007	XXX	22,859
<b>SHORT-TERM BONDS</b>												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

**ASSET VALUATION RESERVE (continued)**

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

**Default Component**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange-traded.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	191,849,179	XXX	XXX	191,849,179	XXX	100,679	XXX	464,108	XXX	637,497
<b>MORTGAGE LOANS</b>												
In good standing:												
35		Farm mortgages.....			XXX	0	(a) 0.0063	0	(a) 0.0120	0	(a) 0.0190	0
36		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....			XXX	0	0.0013	0	0.0030	0	0.0040	0
38		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....			XXX	0	(a) 0.0063	0	(a) 0.0120	0	(a) 0.0190	0
40		In good standing with restructured terms.....			XXX	0	(b) 0.2800	0	(b) 0.6200	0	(b) 1.0000	0
Overdue, not in process:												
41		Farm mortgages.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
42		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0058	0	0.0090	0
44		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
In process of foreclosure:												
46		Farm mortgages.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
47		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0130	0	0.0130	0
49		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Total Schedule B mortgages (sum of Lines 35 through 50).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Schedule DA mortgages.....			XXX	0	(c)	0	(c)	0	(c)	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

28

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

## ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1		Unaffiliated public.....	18,672,192	XXX	XXX	18,672,192	0.0000	0	(d).....0.2000	3,734,438	(d).....0.2000	3,734,438
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
5		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
6		Fixed income highest quality.....				0	XXX		XXX		XXX	
7		Fixed income high quality.....				0	XXX		XXX		XXX	
8		Fixed income medium quality.....				0	XXX		XXX		XXX	
9		Fixed income low quality.....				0	XXX		XXX		XXX	
10		Fixed income lower quality.....				0	XXX		XXX		XXX	
11		Fixed income in or near default.....				0	XXX		XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(d).....0.1300	0	(d).....0.1300	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
14		Mortgage loans.....				0	(c).....	0	(c).....	0	(c).....	0
15		Real estate.....				0	(e).....	0	(e).....	0	(e).....	0
16		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
17		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
18		Total common stock (sum of Lines 1 through 17).....	18,672,192	0	0	18,672,192	XXX	0	XXX	3,734,438	XXX	3,734,438
<b>REAL ESTATE</b>												
19		Home office property (General Account only).....				0	0.0000	0	0.0750	0	0.0750	0
20		Investment properties.....	2,336,686			2,336,686	0.0000	0	0.0750	175,251	0.0750	175,251
21		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
22		Total real estate (sum of Lines 19 through 21).....	2,336,686	0	0	2,336,686	XXX	0	XXX	175,251	XXX	175,251
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
23		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
24	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
25	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
26	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
27	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
28	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
29	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30		Total with bond characteristics (sum of Lines 23 through 29).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

**ASSET VALUATION RESERVE (continued)**  
 Basic Contribution, Reserve Objective and Maximum Reserve Calculations  
 Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
31	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
32	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
33	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
34	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
35	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
36	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
37		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
38		Total with preferred stock characteristics (sum of Lines 31 through 37).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>												
In Good Standing:												
39		Farm mortgages.....			XXX	0	(a) 0.0063	0	(a) 0.0120	0	(a) 0.0190	0
40		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
41		Residential mortgages-all other.....		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
42		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
43		Commercial mortgages-all other.....			XXX	0	(a) 0.0063	0	(a) 0.0120	0	(a) 0.0190	0
44		In good standing with restructured terms.....			XXX	0	(b) 0.2800	0	(b) 0.6200	0	(b) 1.0000	0
Overdue, Not in Process:												
45		Farm mortgages.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
46		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
47		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0058	0	0.0090	0
48		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
49		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of foreclosure:												
50		Farm mortgages.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
52		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0130	0	0.0130	0
53		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
54		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
55		Total with mortgage loan characteristics (sum of Lines 39 through 54).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

**ASSET VALUATION RESERVE (continued)**  
 Basic Contribution, Reserve Objective and Maximum Reserve Calculations  
 Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK</b>												
56		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(d).....0.1300	0	(d).....0.1300	0
57		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
58		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
59		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
60		Affiliated other - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
61		Total with common stock characteristics (sum of Lines 56 through 60).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>												
62		Home office property (general account only).....				0	0.0000	0	0.0750	0	0.0750	0
63		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
64		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
65		Total with real estate characteristics (Lines 62 through 64).....	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>LOW INCOME HOUSING TAX CREDIT INVESTMENTS</b>												
66		Guaranteed federal low income housing tax credit.....				0	0.0003	0	0.0006	0	0.0010	0
67		Non-guaranteed federal low income housing tax credit.....				0	0.0063	0	0.0120	0	0.0190	0
68		State low income housing tax credit.....				0	0.0273	0	0.0600	0	0.0975	0
69		All other low income housing tax credit.....				0	0.0273	0	0.0600	0	0.0975	0
70		Total LIHTC.....	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>ALL OTHER INVESTMENTS</b>												
71		Other invested assets - Schedule BA.....		XXX		0	0.0000	0	0.1300	0	0.1300	0
72		Other short-term invested assets - Schedule DA.....		XXX		0	0.0000	0	0.1300	0	0.1300	0
73		Total all other (sum of Lines 71 + 72).....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
74		Total other invested assets - Schedule BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73).....	0	0	0	0	XXX	0	XXX	0	XXX	0

31

- (a) Times the company's experience adjustment factor (EAF).
- (b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
- (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
- (d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
- (e) Determined using same factors and breakdowns used for directly owned real estate.

**AVR-Replications (Synthetic) Assets**  
**NONE**

**Sch. F**  
**NONE**

## SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Collectively Renewable		Other Individual Contracts									
					Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %

### PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written.....	3,529,058	XXX		XXX		XXX	3,529,058	XXX		XXX		XXX		XXX
2. Premiums earned.....	3,528,553	XXX		XXX		XXX	3,528,553	XXX		XXX		XXX		XXX
3. Incurred claims.....	1,547,866	43.9		0.0		0.0	1,547,866	43.9		0.0		0.0		0.0
4. Cost containment expenses.....	0	0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	1,547,866	43.9	0	0.0	0	0.0	1,547,866	43.9	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves.....	(597,931)	(16.9)		0.0		0.0	(597,931)	(16.9)		0.0		0.0		0.0
7. Commissions (a).....	474,987	13.5		0.0		0.0	474,987	13.5		0.0		0.0		0.0
8. Other general insurance expenses.....	1,347,902	38.2		0.0		0.0	1,347,902	38.2		0.0		0.0		0.0
9. Taxes, licenses and fees.....	156,769	4.4		0.0		0.0	156,769	4.4		0.0		0.0		0.0
10. Total other expenses incurred.....	1,979,658	56.1	0	0.0	0	0.0	1,979,658	56.1	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds.....	598,960	17.0	0	0.0	0	0.0	598,960	17.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds.....	0	0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds.....	598,960	17.0	0	0.0	0	0.0	598,960	17.0	0	0.0	0	0.0	0	0.0

### DETAILS OF WRITE-INS

1101. ....	0	0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
1102. ....	0	0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
1103. ....	0	0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$.....0 reported as "Contract, membership and other fees retained by agents."

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Collectively Renewable	Other Individual Contracts				
			3 Non-Cancelable	4 Guaranteed Renewable	5 Non-Renewable for Stated Reasons Only	6 Other Accident Only	7 All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>							
A. Premium Reserves:							
1. Unearned premiums.....	0						
2. Advance premiums.....	145,705			145,705			
3. Reserve for rate credits.....	0						
4. Total premium reserves, current year.....	145,705	0	0	145,705	0	0	0
5. Total premium reserves, prior year.....	145,200			145,200			
6. Increase in total premium reserves.....	505	0	0	505	0	0	0
B. Contract Reserves:							
1. Additional reserves (a).....	5,926,477			5,926,477			
2. Reserve for future contingent benefits.....	0						
3. Total contract reserves, current year.....	5,926,477	0	0	5,926,477	0	0	0
4. Total contract reserves, prior year.....	6,524,408			6,524,408			
5. Increase in contract reserves.....	(597,931)	0	0	(597,931)	0	0	0
C. Claim Reserves and Liabilities:							
1. Total current year.....	1,189,370			1,189,370			
2. Total prior year.....	1,062,907			1,062,907			
3. Increase.....	126,463	0	0	126,463	0	0	0

35

**PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

1. Claims Paid During the Year:							
1.1 On claims incurred prior to current year.....	749,713			749,713			
1.2 On claims incurred during current year.....	671,690			671,690			
2. Claim Reserves and Liabilities, Dec. 31, Current Year:							
2.1 On claims incurred prior to current year.....	455,883			455,883			
2.2 On claims incurred during current year.....	733,487			733,487			
3. Test:							
3.1 Line 1.1 plus 2.1.....	1,205,596	0	0	1,205,596	0	0	0
3.2 Claim reserves and liabilities, Dec. 31, prior year.....	1,062,907			1,062,907			
3.3 Line 3.1 minus Line 3.2.....	142,689	0	0	142,689	0	0	0

**PART 4 - REINSURANCE**

A. Reinsurance Assumed:							
1. Premiums written.....	0						
2. Premiums earned.....	0						
3. Incurred claims.....	0						
4. Commissions.....	0						
B. Reinsurance Ceded:							
1. Premiums written.....	76,069			76,069			
2. Premiums earned.....	76,069			76,069			
3. Incurred claims.....	0						
4. Commissions.....	0						

(a) Includes \$.....0 premium deficiency reserve.

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred claims.....	1,547,866			1,547,866
2. Beginning claim reserves and liabilities.....	1,062,907			1,062,907
3. Ending claim reserves and liabilities.....	1,189,370			1,189,370
4. Claims paid.....	1,421,403	.0	.0	1,421,403
<b>B. Assumed Reinsurance:</b>				
5. Incurred claims.....				.0
6. Beginning claim reserves and liabilities.....				.0
7. Ending claim reserves and liabilities.....				.0
8. Claims paid.....	.0	.0	.0	.0
<b>C. Ceded Reinsurance:</b>				
9. Incurred claims.....				.0
10. Beginning claim reserves and liabilities.....				.0
11. Ending claim reserves and liabilities.....				.0
12. Claims paid.....	.0	.0	.0	.0
<b>D. Net:</b>				
13. Incurred claims.....	1,547,866	.0	.0	1,547,866
14. Beginning claim reserves and liabilities.....	1,062,907	.0	.0	1,062,907
15. Ending claim reserves and liabilities.....	1,189,370	.0	.0	1,189,370
16. Claims paid.....	1,421,403	.0	.0	1,421,403
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred claims and cost containment expenses.....	1,547,866			1,547,866
18. Beginning reserves and liabilities.....	1,062,907			1,062,907
19. Ending reserves and liabilities.....	1,189,370			1,189,370
20. Paid claims and cost containment expenses.....	1,421,403	.0	.0	1,421,403

**Sch. S-Pt. 1-Sn. 1**  
**NONE**

**Sch. S-Pt. 1-Sn. 2**  
**NONE**

**Sch. S-Pt. 2**  
**NONE**

### SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount In Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
<b>General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates</b>													
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	YRT/I.....	48,049,722	148,571	173,073	199,668				
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	CO/I.....	653,595	8,819	8,357	2,716				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	YRT/I.....	14,095,013	47,927	41,668	99,222				
0499999	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					62,798,330	205,317	223,098	301,606	0	0	0	0
0699999	Total - General Account - Authorized - Non-Affiliates.....					62,798,330	205,317	223,098	301,606	0	0	0	0
0799999	Total - General Account - Authorized.....					62,798,330	205,317	223,098	301,606	0	0	0	0
2299999	Total - General Account - Authorized, Unauthorized and Certified.....					62,798,330	205,317	223,098	301,606	0	0	0	0
4599999	Total U.S.....					62,798,330	205,317	223,098	301,606	0	0	0	0
4799999	Total.....					62,798,330	205,317	223,098	301,606	0	0	0	0

### SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
<b>General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates</b>												
88099....	75-1608507....	01/01/2008	Optimum Re Ins Co.....	TX.....	OTH/I.....	.....76,069	.....	.....	.....	.....	.....	.....
0499999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					.....76,069	.....0	.....0	.....0	.....0	.....0	.....0
0699999.	Total - General Account - Authorized - Non-Affiliates.....					.....76,069	.....0	.....0	.....0	.....0	.....0	.....0
0799999.	Total - General Account - Authorized.....					.....76,069	.....0	.....0	.....0	.....0	.....0	.....0
2299999.	Total - General Account - Authorized, Unauthorized and Certified.....					.....76,069	.....0	.....0	.....0	.....0	.....0	.....0
4599999.	Total - U.S.....					.....76,069	.....0	.....0	.....0	.....0	.....0	.....0
4799999.	Total.....					.....76,069	.....0	.....0	.....0	.....0	.....0	.....0

**Sch. S-Pt. 4**  
**NONE**

**Sch. S-Pt. 5**  
**NONE**

**Sch. S-Pt. 5**  
**NONE**

## SCHEDULE S - PART 6

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

	1 2012	2 2011	3 2010	4 2009	5 2008
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts.....	378	276	250	318	231
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....	12	106	143	63	86
4. Surrender benefits and withdrawals for life contracts.....					
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					
9. Aggregate reserves for life and accident and health contracts.....	205	223	175	169	245
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....					
12. Amounts recoverable on reinsurance.....					
13. Experience rating refunds due or unpaid.....					
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....		XXX	XXX	XXX	XXX
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple beneficiary trust.....		XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....		XXX	XXX	XXX	XXX
24. Letters of credit (L).....		XXX	XXX	XXX	XXX
25. Trust agreements (T).....		XXX	XXX	XXX	XXX
26. Other (O).....		XXX	XXX	XXX	XXX

## SCHEDULE S - PART 7

### Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12).....	220,393,555		220,393,555
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	216,757		216,757
4. Net credit for ceded reinsurance.....	XXX	205,317	205,317
5. All other admitted assets (balance).....	2,287,071		2,287,071
6. Total assets excluding separate accounts (Line 26).....	222,897,383	205,317	223,102,700
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	222,897,383	205,317	223,102,700
<b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2).....	172,098,817	205,317	172,304,134
10. Liability for deposit-type contracts (Line 3).....	6,843,851		6,843,851
11. Claim reserves (Line 4).....	1,387,650		1,387,650
12. Member refunds/reserves (Lines 5 through 6).....	13,837		13,837
13. Premium & annuity considerations received in advance (Line 7).....	437,394		437,394
14. Other contract liabilities (Line 8).....	6,530,729		6,530,729
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount).....			0
19. All other liabilities (balance).....	5,488,790		5,488,790
20. Total liabilities excluding Separate Accounts (Line 23).....	192,801,068	205,317	193,006,385
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	192,801,068	205,317	193,006,385
23. Capital & surplus (Line 30).....	30,096,315	XXX	30,096,315
24. Total liabilities, capital & surplus (Line 31).....	222,897,383	205,317	223,102,700
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves.....	205,317		
26. Claim reserves.....	0		
27. Member refunds/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	205,317		
34. Premiums and considerations.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	0		
41. Total net credit for ceded reinsurance.....	205,317		

**SCHEDULE T - PART 2****INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama.....AL	98,717	240,442	15,997			355,156
2. Alaska.....AK	53	6,000	9			6,062
3. Arizona.....AZ	81,432	24,271	32,358			138,061
4. Arkansas.....AR	168,402	25,780	20,886		53,660	268,728
5. California.....CA	735,204	461,416	147,028			1,343,648
6. Colorado.....CO	110,182	300,502	35,534			446,218
7. Connecticut.....CT	7,357	16,168	2,338			25,863
8. Delaware.....DE	8,602		1,866			10,468
9. District of Columbia.....DC	11,580		4,129			15,709
10. Florida.....FL	98,136	64,476	20,606			183,218
11. Georgia.....GA	276,052	142,156	69,844			488,052
12. Hawaii.....HI						0
13. Idaho.....ID	40,455	63,897	33,392			137,744
14. Illinois.....IL	561,279	108,481	169,325			839,085
15. Indiana.....IN	247,985	70,715	67,464			386,164
16. Iowa.....IA	108,705		24,918			133,623
17. Kansas.....KS	216,295	84,338	48,662			349,295
18. Kentucky.....KY	208,874	29,300	25,531			263,705
19. Louisiana.....LA	125,654	102,879	39,689			268,222
20. Maine.....ME	4,889		440			5,329
21. Maryland.....MD	77,177	15,475	9,363			102,015
22. Massachusetts.....MA	15,512		5,039			20,551
23. Michigan.....MI	70,663	396,119	11,708			478,490
24. Minnesota.....MN	88,315	196,153	10,363			294,831
25. Mississippi.....MS	28,936	46,929	9,633			85,498
26. Missouri.....MO	270,982	97,656	66,845			435,483
27. Montana.....MT	32,030	3,350	11,252			46,632
28. Nebraska.....NE	211,831	55,610	74,063			341,504
29. Nevada.....NV	14,976	4,000	2,340			21,316
30. New Hampshire.....NH			80			80
31. New Jersey.....NJ	156,481	106,349	142,911			405,741
32. New Mexico.....NM	28,949	650	9,280			38,879
33. New York.....NY	197,432	269,541	46,792		100,000	613,765
34. North Carolina.....NC	119,715	52,360	22,367			194,442
35. North Dakota.....ND	100,354	15,910	22,376			138,640
36. Ohio.....OH	301,606	814,827	57,291		25,000	1,198,724
37. Oklahoma.....OK	61,551	1,212	7,391			70,154
38. Oregon.....OR	20,703	75,117	7,447			103,267
39. Pennsylvania.....PA	171,402	146,894	85,838			404,134
40. Rhode Island.....RI						0
41. South Carolina.....SC	85,132	6,140	23,906			115,178
42. South Dakota.....SD	11,581	2,600	4,673			18,854
43. Tennessee.....TN	122,761	62,855	27,551			213,167
44. Texas.....TX	274,498	202,384	69,741		46,500	593,123
45. Utah.....UT	42,941		8,541			51,482
46. Vermont.....VT	572		87			659
47. Virginia.....VA	133,361	211,875	21,708		110,010	476,955
48. Washington.....WA	38,640	653,518	11,555			703,713
49. West Virginia.....WV	93,630	143,470	23,565		129,732	390,397
50. Wisconsin.....WI	92,657	30,371	15,998			139,026
51. Wyoming.....WY	138,486	12,215	45,736			196,437
52. American Samoa.....AS						0
53. Guam.....GU						0
54. Puerto Rico.....PR						0
55. US Virgin Islands.....VI						0
56. Northern Mariana Islands.....MP						0
57. Canada.....CAN						0
58. Aggregate Other Alien.....OT						0
59. Totals.....	6,112,727	5,364,401	1,615,458	0	464,902	13,557,488

**Sch. Y-Pt. 1A**  
**NONE**

**Sch. Y-Pt. 2**  
**NONE**

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**MARCH FILING**

1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
2. Will an actuarial opinion be filed with this statement by March 1?
3. Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?
4. Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?

**APRIL FILING**

5. Will Management's Discussion and Analysis be filed by April 1?
6. Will the Supplemental Investment Risk Interrogatories be filed by April 1?

**JUNE FILING**

7. Will an audited financial report be filed by June 1?
8. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

**AUGUST FILING**

9. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?

**Responses**

YES

YES

YES

YES

YES

YES

YES

YES

YES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**MARCH FILING**

10. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
11. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
12. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
13. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
14. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?
15. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?
16. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?
17. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
18. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
19. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?
20. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?
22. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?
23. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?
24. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?
25. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?
26. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
27. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
28. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
29. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
30. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?
31. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
32. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?
33. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?
34. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?

NO

NO

YES

YES

YES

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

YES

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

NO

**APRIL FILING**

35. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
36. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
37. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
38. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?
39. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?
40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?
41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?

NO

YES

YES

YES

YES

NO

NO

NO

**AUGUST FILING**

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

NO

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

EXPLANATIONS:

BARCODES:


- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 20.
- 21.
- 22.
- 23.
- 24.
- 25.
- 26.
- 27.
- 28.
- 29.
- 30.
- 31.
- 32.
- 33.
- 34.
- 35.
- 36.




\* 5 6 4 1 3 2 0 1 2 3 6 0 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 9 0 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 3 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 4 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 5 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 6 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 7 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 8 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 4 9 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 5 1 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 5 2 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 5 3 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 3 6 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 3 7 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 3 8 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 3 9 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 4 5 4 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 3 6 5 0 0 0 0 0 \*




\* 5 6 4 1 3 2 0 1 2 2 2 4 0 0 0 0 0 \*



\* 5 6 4 1 3 2 0 1 2 2 2 5 0 0 0 0 0 \*



\* 5 6 4 1 3 2 0 1 2 2 2 6 0 0 0 0 0 \*



\* 5 6 4 1 3 2 0 1 2 3 0 6 0 0 0 0 0 \*

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

37.

38.

39.

40.



\* 5 6 4 1 3 2 0 1 2 2 1 6 0 0 0 0 0 \*

41.



\* 5 6 4 1 3 2 0 1 2 2 1 7 0 0 0 0 0 \*

42.



\* 5 6 4 1 3 2 0 1 2 2 2 3 0 0 0 0 0 \*

**Overflow Page  
NONE**

**Overflow Page  
NONE**

**2012 ALPHABETICAL INDEX  
FRATERNAL ANNUAL STATEMENT BLANK**

Analysis of Increase in Reserves During The Year	7	Schedule D – Part 2 – Section 1	E11
Analysis of Operations By Lines of Business	6	Schedule D – Part 2 – Section 2	E12
Asset Valuation Reserve (Replications (Synthetic) Assets)	32	Schedule D – Part 3	E13
Asset Valuation Reserve Default Component	27	Schedule D – Part 4	E14
Asset Valuation Reserve Equity Component	29	Schedule D – Part 5	E15
Asset Valuation Reserve	26	Schedule D – Part 6 – Section 1	E16
Assets	2	Schedule D – Part 6 – Section 2	E16
Cash Flow	5	Schedule D – Summary By Country	SI04
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9	Schedule D – Verification Between Years	SI03
Exhibit 1 – Part 2 – Refunds Applied, Reinsurance Commissions and Expense	10	Schedule DA – Part 1	E17
Exhibit 2 – General Expenses	11	Schedule DA – Part 2 – Verification Between Years	SI10
Exhibit 3 – Taxes, Licenses and Fees	11	Schedule DB – Part A – Section 1	E18
Exhibit 4 – Dividends	11	Schedule DB – Part A – Section 2	E19
Exhibit 5 – Aggregate Reserve for Life Contracts	12	Schedule DB – Part A – Verification Between Years	SI11
Exhibit 5 – Interrogatories	13	Schedule DB – Part B – Section 1	E20
Exhibit 5A – Changes in Bases of Valuation During The Year	13	Schedule DB – Part B – Section 2	E21
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14	Schedule DB – Part B – Verification Between Years	SI11
Exhibit 7 – Deposit-Type Contracts	14	Schedule DB – Part C – Section 1	SI12
Exhibit 8 – Claims for Life and Accident and Health Contracts - Part 1	15	Schedule DB – Part C – Section 2	SI13
Exhibit 8 – Claims for Life and Accident and Health Contracts - Part 2	16	Schedule DB – Part D	E22
Exhibit of Capital Gains (Losses)	8	Schedule DB – Verification	SI14
Exhibit of Life Insurance	24	Schedule DL – Part 1	E23
Exhibit of Net Investment Income	8	Schedule DL – Part 2	E24
Exhibit of Nonadmitted Assets	17	Schedule E – Part 1 – Cash	E25
Exhibit of Number of Certificates for Supplementary Contracts, Annuities and Accident and Health Insurance	24	Schedule E – Part 2 – Cash Equivalents	E26
Five-Year Historical Data	21	Schedule E – Part 3 – Special Deposits	E27
Form for Calculating the Interest Maintenance Reserve (IMR)	25	Schedule E – Verification Between Years	SI15
General Interrogatories	19	Schedule F	33
Jurat Page	1	Schedule H – Accident and Health Exhibit – Part 1	34
Liabilities, Surplus and Other Funds	3	Schedule H – Part 5 – Health Claims	36
Life Insurance (State Page)	23	Schedule H – Parts – 2, 3, and 4	35
Notes To Financial Statements	18	Schedule S – Part 1 – Section 1	37
Overflow Page For Write-Ins	53	Schedule S – Part 1 – Section 2	38
Schedule A – Part 1	E01	Schedule S – Part 2	39
Schedule A – Part 2	E02	Schedule S – Part 3 – Section 1	40
Schedule A – Part 3	E03	Schedule S – Part 3 – Section 2	41
Schedule A – Verification Between Years	SI02	Schedule S – Part 4	42
Schedule B – Part 1	E04	Schedule S – Part 5	43
Schedule B – Part 2	E05	Schedule S – Part 6	45
Schedule B –Part 3	E06	Schedule S – Part 7	46
Schedule B – Verification Between Years	SI02	Schedule T – Part 2 – Interstate Compact	47
Schedule BA – Part 1	E07	Schedule T – Premiums and Annuity Considerations	48
Schedule BA – Part 2	E08	Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	49
Schedule BA –Part 3	E09	Schedule Y – Part 1A – Detail of Insurance Holding Company System	50
Schedule BA – Verification Between Years	SI03	Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	51
Schedule D – Part 1	E10	Summary Investment Schedule	SI01
Schedule D – Part 1A – Section 1	SI05	Summary of Operations	4
Schedule D – Part 1A – Section 2	SI08	Supplemental Exhibits and Schedules Interrogatories	52