



ANNUAL STATEMENT

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

Universal Guaranty Life Insurance Company

NAIC Group Code..... , (Current Period) (Prior Period)	NAIC Company Code..... 70130	Employer's ID Number..... 31-0727974
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... November 15, 1966	Commenced Business..... December 31, 1966	
Statutory Home Office	65 East State Street, Suite 2100..... Columbus OH US 43215-4260 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	5250 S 6th Street Rd..... Springfield IL US..... 62703-5128 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	877-881-1777 <i>(Area Code) (Telephone Number)</i>
Mail Address	P.O. Box 5147..... Springfield IL US 62705-5147 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	5250 S 6th Street Rd..... Springfield IL US 62703-5128 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	217-241-6300-363 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.utgins.com	
Statutory Statement Contact	Theodore Clayton Miller <i>(Name)</i> accounting@utgins.com <i>(E-Mail Address)</i>	217-241-6300-363 <i>(Area Code) (Telephone Number) (Extension)</i> 217-241-6590 <i>(Fax Number)</i>

OFFICERS

Name	Title	Name	Title
1. James Patrick Rousey	President	2. Theodore Clayton Miller	Secretary/CFO
3. Jacob Joncarl Andrew	Treasurer	4.	

OTHER

Jacob Joncarl Andrew	Vice President	Michael Keith Borden	Vice President
Jesse Thomas Correll	Chief Executive Officer	Douglas Paul Ditto	Vice President
Douglas August Dockter	Vice President	Kendra Ann Lynn	Vice President
Theodore Clayton Miller	Senior Vice President		

DIRECTORS OR TRUSTEES

John Sanford Albin	Randall Lanier Attkisson	Joseph Anthony Brinck II	Jesse Thomas Correll
Ward Forrest Correll	Thomas Francis Darden II	Howard Lape Dayton Jr	Daryl Jack Heald
Peter Loyd Ochs	William Wesley Perry	James Patrick Rousey	

State of..... Illinois
County of..... Sangamon

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) James Patrick Rousey	_____ (Signature) Theodore Clayton Miller	_____ (Signature) Jacob Joncarl Andrew
1. (Printed Name) President	2. (Printed Name) Secretary/CFO	3. (Printed Name) Treasurer
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me
This 1st day of February 2013

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



DIRECT BUSINESS IN THE STATE OF **ALASKA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	932	.0	.0	.0	932
2. Annuity considerations.....	.80	.0	.0	.0	.80
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	1,012	.0	.0	.0	1,012
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	758	.0	.0	.0	758
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	618	.0	.0	.0	618
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,376	.0	.0	.0	1,376
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	1,376	.0	.0	.0	1,376
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,500	.0	.0	.0	2,500
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	1,294	.0	.0	1,098	2,392
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	3,794	.0	.0	1,098	4,892

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	32,082	.0	.0	.0	.0	13	11,089	18	43,171
17. Incurred during current year.....	1	2,500	.0	.0	.0	.0	.0	.0	1	2,500
Settled during current year:										
18.1 By payment in full.....	1	2,500	.0	.0	.0	.0	.0	.0	1	2,500
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	2,500	.0	.0	.0	.0	.0	.0	1	2,500
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	1	2,500	.0	.0	.0	.0	.0	.0	1	2,500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	32,082	.0	.0	.0	.0	13	11,089	18	43,171
POLICY EXHIBIT										
20. In force December 31, prior year.....	20	196,688	.0	(a).....0	.0	.0	.0	.0	20	196,688
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	.0	(8,092)	.0	.0	.0	.0	.0	.0	.0	(8,092)
23. In force December 31 of current year.....	20	188,596	.0	(a).....0	.0	.0	.0	.0	20	188,596

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **ALABAMA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	63,509	0	0	646	64,155
2. Annuity considerations.....	3,611	0	0	0	3,611
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	67,120	0	0	646	67,766
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,990	0	0	0	3,990
6.2 Applied to pay renewal premiums.....	609	0	0	0	609
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	899	0	0	0	899
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,498	0	0	0	5,498
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,498	0	0	0	5,498
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	670,954	0	0	255	671,209
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	286,111	0	0	2,613	288,724
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	957,065	0	0	2,868	959,933

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	18,455	0	0	0	0	4	2,500	16	20,955
17. Incurred during current year.....	356	697,809	0	0	0	0	1	255	357	698,064
Settled during current year:										
18.1 By payment in full.....	349	670,954	0	0	0	0	1	255	350	671,209
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	349	670,954	0	0	0	0	1	255	350	671,209
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	349	670,954	0	0	0	0	1	255	350	671,209
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	19	45,310	0	0	0	0	4	2,500	23	47,810
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,784	15,200,301	0	(a).....0	3	28,000	0	0	6,787	15,228,301
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(628)	(1,587,456)	0	0	0	(4,000)	0	0	(628)	(1,591,456)
23. In force December 31 of current year.....	6,156	13,612,845	0	(a).....0	3	24,000	0	0	6,159	13,636,845

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **ARKANSAS** DURING THE YEAR

NAIC Group Code....0

NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	137,695	.0	.0	13,558	151,253
2. Annuity considerations.....	400	.0	.0	.0	400
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	138,095	.0	.0	13,558	151,653
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,642	.0	.0	.0	9,642
6.2 Applied to pay renewal premiums.....	1,438	.0	.0	.0	1,438
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,405	.0	.0	.0	1,405
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,485	.0	.0	.0	12,485
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	12,485	.0	.0	.0	12,485
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	164,931	.0	.0	15,779	180,710
10. Matured endowments.....	2,000	.0	.0	1,892	3,892
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	84,801	.0	.0	9,913	94,714
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	251,732	.0	.0	27,584	279,316

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	56	147,849	.0	.0	.0	.0	24	26,671	80	174,520
Settled during current year:										
18.1 By payment in full.....	54	166,931	.0	.0	.0	.0	25	17,671	79	184,602
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	54	166,931	.0	.0	.0	.0	25	17,671	79	184,602
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	54	166,931	.0	.0	.0	.0	25	17,671	79	184,602
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	(19,082)	.0	.0	.0	.0	(1)	9,000	1	(10,082)
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,757	13,896,110	.0	(a).....0	.0	.0	2,484	1,861,472	5,241	15,757,582
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(172)	(653,171)	.0	.0	.0	.0	(129)	(100,214)	(301)	(753,385)
23. In force December 31 of current year.....	2,585	13,242,939	.0	(a).....0	.0	.0	2,355	1,761,258	4,940	15,004,197

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **ARIZONA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	30,360	0	360	145	30,865
2. Annuity considerations.....	1,648	0	0	0	1,648
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	32,008	0	360	145	32,513
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,231	0	0	0	1,231
6.2 Applied to pay renewal premiums.....	313	0	0	0	313
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	0	0	0	0	0
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,544	0	0	0	1,544
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,544	0	0	0	1,544
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	103,155	0	0	750	103,905
10. Matured endowments.....	510	0	0	0	510
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	24,184	0	0	387	24,571
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	127,849	0	0	1,137	128,986

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	24,627	0	0	0	0	0	0	11	24,627
17. Incurred during current year.....	12	103,665	0	0	0	0	2	2,322	14	105,987
Settled during current year:										
18.1 By payment in full.....	12	103,665	0	0	0	0	1	750	13	104,415
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	12	103,665	0	0	0	0	1	750	13	104,415
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	12	103,665	0	0	0	0	1	750	13	104,415
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	24,627	0	0	0	0	1	1,572	12	26,199
POLICY EXHIBIT										
20. In force December 31, prior year.....	296	3,818,823	0	(a) 0	0	0	4	2,500	300	3,821,323
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(21)	(254,254)	0	0	0	0	0	0	(21)	(254,254)
23. In force December 31 of current year.....	275	3,564,569	0	(a) 0	0	0	4	2,500	279	3,567,069

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	99	99	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	99	99	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	99	99	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Universal Guaranty Life Insurance Company



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	101,605	0	0	24,233	125,838
2. Annuity considerations.....	1,912	0	0	0	1,912
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	103,517	0	0	24,233	127,750
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,984	0	0	0	3,984
6.2 Applied to pay renewal premiums.....	1,074	0	0	0	1,074
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,611	0	0	0	1,611
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,669	0	0	0	6,669
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,669	0	0	0	6,669
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	186,878	0	0	59,475	246,353
10. Matured endowments.....	5,223	0	0	3,659	8,882
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	99,283	0	0	34,122	133,405
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	291,384	0	0	97,256	388,640

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	52	183,612	0	0	0	0	80	70,709	132	254,321
Settled during current year:										
18.1 By payment in full.....	55	192,101	0	0	0	0	74	63,134	129	255,235
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	55	192,101	0	0	0	0	74	63,134	129	255,235
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	55	192,101	0	0	0	0	74	63,134	129	255,235
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	(3)	(8,489)	0	0	0	0	6	7,575	3	(914)
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,187	11,325,096	0	(a) 0	0	0	6,749	7,179,363	8,936	18,504,459
21. Issued during year.....	1	118,812	0	0	0	0	0	0	1	118,812
22. Other changes to in force (Net).....	(127)	(583,753)	0	0	0	0	(337)	(369,397)	(464)	(953,150)
23. In force December 31 of current year.....	2,061	10,860,155	0	(a) 0	0	0	6,412	6,809,966	8,473	17,670,121

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	48,000	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	84	84	0	1,394	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	84	84	0	1,394	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	84	84	0	49,394	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Universal Guaranty Life Insurance Company



DIRECT BUSINESS IN THE STATE OF **COLORADO** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	74,739	0	0	40	74,779
2. Annuity considerations.....	2,696	0	0	0	2,696
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	77,435	0	0	40	77,475
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,810	0	0	0	6,810
6.2 Applied to pay renewal premiums.....	2,135	0	0	0	2,135
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,475	0	0	0	1,475
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,420	0	0	0	10,420
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	10,420	0	0	0	10,420
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	66,684	0	0	1,506	68,190
10. Matured endowments.....	4,538	0	0	0	4,538
11. Annuity benefits.....	4,433	0	0	0	4,433
12. Surrender values and withdrawals for life contracts.....	99,792	0	0	0	99,792
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	175,447	0	0	1,506	176,953

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	17	71,222	0	0	0	0	2	1,506	19	72,728
Settled during current year:										
18.1 By payment in full.....	17	71,222	0	0	0	0	2	1,506	19	72,728
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	17	71,222	0	0	0	0	2	1,506	19	72,728
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	17	71,222	0	0	0	0	2	1,506	19	72,728
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	587	8,379,166	0	(a).....0	0	0	0	0	587	8,379,166
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(41)	(703,186)	0	0	0	0	0	0	(41)	(703,186)
23. In force December 31 of current year.....	546	7,675,980	0	(a).....0	0	0	0	0	546	7,675,980

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	293	293	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	293	293	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	293	293	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,981	.0	.0	.0	2,981
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	2,981	.0	.0	.0	2,981
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	660	.0	.0	.0	660
6.2 Applied to pay renewal premiums.....	325	.0	.0	.0	325
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	985	.0	.0	.0	985
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	985	.0	.0	.0	985
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	1,158	1,158
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	.0	.0	.0	.0	.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	.0	.0	.0	1,158	1,158

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	1	1,158	1	1,158
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	1	1,158	1	1,158
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	1	1,158	1	1,158
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	1	1,158	1	1,158
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	38	768,261	.0	(a).....0	.0	.0	4	2,250	42	770,511
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(1)	(55,811)	.0	.0	.0	.0	.0	.0	(1)	(55,811)
23. In force December 31 of current year.....	37	712,450	.0	(a).....0	.0	.0	4	2,250	41	714,700

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,229	.0	.0	.377	4,606
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	4,229	.0	.0	.377	4,606
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	313	.0	.0	.862	1,175
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	313	.0	.0	.862	1,175

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	1	1,248	1	1,248
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	1	1,248	1	1,248
POLICY EXHIBIT										
20. In force December 31, prior year.....	22	207,403	.0	(a).....0	.0	.0	.0	.0	22	207,403
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(2)	(39,158)	.0	.0	(2)	(17,500)	.0	.0	(4)	(56,658)
23. In force December 31 of current year.....	20	168,245	.0	(a).....0	(2)	(17,500)	.0	.0	18	150,745

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **DELAWARE** DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,990	.0	.0	.78	3,068
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	2,990	.0	.0	.78	3,068
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,000	.0	.0	.0	4,000
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	32,457	.0	.0	.0	32,457
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	36,457	.0	.0	.0	36,457

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	4,000	.0	.0	.0	.0	1	10,000	2	14,000
Settled during current year:										
18.1 By payment in full.....	1	4,000	.0	.0	.0	.0	.0	.0	1	4,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	4,000	.0	.0	.0	.0	.0	.0	1	4,000
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	1	4,000	.0	.0	.0	.0	.0	.0	1	4,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	1	10,000	1	10,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	29	253,039	.0	(a).....0	.0	.0	1	300	30	253,339
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(3)	(14,257)	.0	.0	.0	.0	.0	.0	(3)	(14,257)
23. In force December 31 of current year.....	26	238,782	.0	(a).....0	.0	.0	1	300	27	239,082

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **FLORIDA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	368,576	0	0	549	369,125
2. Annuity considerations.....	4,929	0	0	0	4,929
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	373,505	0	0	549	374,054
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,285	0	0	0	9,285
6.2 Applied to pay renewal premiums.....	1,133	0	0	0	1,133
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,504	0	0	0	1,504
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,922	0	0	0	11,922
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,922	0	0	0	11,922
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	657,518	0	12,573	3,000	673,091
10. Matured endowments.....	1,710	0	0	0	1,710
11. Annuity benefits.....	1,076	0	0	0	1,076
12. Surrender values and withdrawals for life contracts.....	254,776	0	0	1,774	256,550
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	915,080	0	12,573	4,774	932,427

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	3,038	0	0	0	0	0	0	3	3,038
17. Incurred during current year.....	94	669,190	0	0	0	0	5	23,000	99	692,190
Settled during current year:										
18.1 By payment in full.....	94	659,228	0	0	3	12,573	3	3,000	100	674,801
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	94	659,228	0	0	3	12,573	3	3,000	100	674,801
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	94	659,228	0	0	3	12,573	3	3,000	100	674,801
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	13,000	0	0	(3)	(12,573)	2	20,000	2	20,427
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,398	47,953,098	0	(a).....0	12	88,000	24	12,558	1,434	48,053,656
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(84)	(3,392,442)	0	0	0	0	(3)	(2,025)	(87)	(3,394,467)
23. In force December 31 of current year.....	1,314	44,560,656	0	(a).....0	12	88,000	21	10,533	1,347	44,659,189

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	129	129	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	129	129	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	129	129	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **GEORGIA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	165,089	.0	.0	2,290	167,379
2. Annuity considerations.....	1,176	.0	.0	.0	1,176
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	166,265	.0	.0	2,290	168,555
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,011	.0	.0	.0	5,011
6.2 Applied to pay renewal premiums.....	256	.0	.0	.0	256
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,269	.0	.0	.0	10,269
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,536	.0	.0	.0	15,536
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	15,536	.0	.0	.0	15,536
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	67,073	.0	.0	3,265	70,338
10. Matured endowments.....	2,000	.0	.0	.0	2,000
11. Annuity benefits.....	11,900	.0	.0	.0	11,900
12. Surrender values and withdrawals for life contracts.....	121,365	.0	.0	3,663	125,028
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	202,338	.0	.0	6,928	209,266

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	4,231	.0	.0	.0	.0	.0	.0	4	4,231
17. Incurred during current year.....	25	64,842	.0	.0	.0	.0	8	34,411	33	99,253
Settled during current year:										
18.1 By payment in full.....	29	69,073	.0	.0	.0	.0	4	3,265	33	72,338
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	29	69,073	.0	.0	.0	.0	4	3,265	33	72,338
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	29	69,073	.0	.0	.0	.0	4	3,265	33	72,338
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	4	31,146	4	31,146
POLICY EXHIBIT										
20. In force December 31, prior year.....	884	17,727,227	.0	(a).....0	1	5,000	5	3,325	890	17,735,552
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(49)	(1,074,050)	.0	.0	.0	.0	.0	.0	(49)	(1,074,050)
23. In force December 31 of current year.....	835	16,653,177	.0	(a).....0	1	5,000	5	3,325	841	16,661,502

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	84	84	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	84	84	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	84	84	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,013,049	0	202,426	411,651	11,627,126
2. Annuity considerations.....	334,761	0	0	0	334,761
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	11,347,810	0	202,426	411,651	11,961,887
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	356,857	0	0	0	356,857
6.2 Applied to pay renewal premiums.....	98,252	0	0	0	98,252
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	152,564	0	0	0	152,564
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	607,673	0	0	0	607,673
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	607,673	0	0	0	607,673
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,853,609	0	421,226	585,313	18,860,148
10. Matured endowments.....	220,288	0	0	75,664	295,952
11. Annuity benefits.....	467,171	0	0	0	467,171
12. Surrender values and withdrawals for life contracts.....	7,825,657	0	0	333,648	8,159,305
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	26,366,725	0	421,226	994,625	27,782,576

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	235	1,075,928	0	0	4	31,000	112	99,618	351	1,206,546
17. Incurred during current year.....	2,470	17,418,872	0	0	0	0	1,395	1,548,443	3,865	18,967,315
Settled during current year:										
18.1 By payment in full.....	2,532	18,073,897	0	0	82	421,226	1,238	660,977	3,852	19,156,100
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2,532	18,073,897	0	0	82	421,226	1,238	660,977	3,852	19,156,100
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	2,532	18,073,897	0	0	82	421,226	1,238	660,977	3,852	19,156,100
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	173	420,903	0	0	(78)	(390,226)	269	987,084	364	1,017,761
POLICY EXHIBIT										
20. In force December 31, prior year.....	98,485	1,571,047,166	0	(a).....0	1,410	18,862,400	90,271	70,526,349	190,166	1,660,435,915
21. Issued during year.....	17	377,312	0	0	8	183,900	0	0	25	561,212
22. Other changes to in force (Net).....	(5,537)	(84,859,080)	0	0	(194)	(3,628,700)	(4,637)	(3,937,119)	(10,368)	(92,424,899)
23. In force December 31 of current year.....	92,965	1,486,565,398	0	(a).....0	1,224	15,417,600	85,634	66,589,230	179,823	1,568,572,228

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	108,000	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	27,640	27,848	0	79,633	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	27,640	27,848	0	79,633	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	27,640	27,848	0	187,633	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN GUAM DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **HAWAII** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	703	.0	1,275	.0	1,978
2. Annuity considerations.....	.80	.0	.0	.0	.80
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	783	.0	1,275	.0	2,058
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	2,916	.0	.0	.0	2,916
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	2,916	.0	.0	.0	2,916

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	14	204,398	.0	(a).....0	.0	.0	.0	.0	14	204,398
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	.0	(2,702)	.0	.0	.0	.0	.0	.0	.0	(2,702)
23. In force December 31 of current year.....	14	201,696	.0	(a).....0	.0	.0	.0	.0	14	201,696

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	231,472	0	3,523	0	234,995
2. Annuity considerations.....	48,778	0	0	0	48,778
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	280,250	0	3,523	0	283,773
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,447	0	0	0	3,447
6.2 Applied to pay renewal premiums.....	1,747	0	0	0	1,747
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	505	0	0	0	505
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,699	0	0	0	5,699
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,699	0	0	0	5,699
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	436,208	0	0	0	436,208
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	31,922	0	0	0	31,922
12. Surrender values and withdrawals for life contracts.....	372,758	0	0	355	373,113
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	840,888	0	0	355	841,243

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	50,226	0	0	0	0	0	0	2	50,226
17. Incurred during current year.....	9	385,982	0	0	0	0	1	2,580	10	388,562
Settled during current year:										
18.1 By payment in full.....	11	436,209	0	0	0	0	0	0	11	436,209
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	11	436,209	0	0	0	0	0	0	11	436,209
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	11	436,209	0	0	0	0	0	0	11	436,209
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	(1)	0	0	0	0	1	2,580	1	2,579
POLICY EXHIBIT										
20. In force December 31, prior year.....	957	37,944,831	0	(a) 0	0	0	0	0	957	37,944,831
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(50)	(1,997,759)	0	0	0	0	0	0	(50)	(1,997,759)
23. In force December 31 of current year.....	907	35,947,072	0	(a) 0	0	0	0	0	907	35,947,072

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,801	0	180	0	3,981
2. Annuity considerations.....	0	0	0	0	0
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	3,801	0	180	0	3,981
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,985	0	0	0	1,985
6.2 Applied to pay renewal premiums.....	285	0	0	0	285
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	292	0	0	0	292
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,562	0	0	0	2,562
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,562	0	0	0	2,562
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	55,822	0	0	0	55,822
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	8,237	0	0	0	8,237
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	64,059	0	0	0	64,059

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	3	55,822	0	0	0	0	1	293	4	56,115
Settled during current year:										
18.1 By payment in full.....	3	55,822	0	0	0	0	0	0	3	55,822
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	3	55,822	0	0	0	0	0	0	3	55,822
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	3	55,822	0	0	0	0	0	0	3	55,822
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	1	293	1	293
POLICY EXHIBIT										
20. In force December 31, prior year.....	36	498,220	0	(a) 0	0	0	1	500	37	498,720
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(2)	(50,125)	0	0	0	0	0	0	(2)	(50,125)
23. In force December 31 of current year.....	34	448,095	0	(a) 0	0	0	1	500	35	448,595

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code....0

NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,519,270	.0	.0	5,697	1,524,967
2. Annuity considerations.....	79,839	.0	.0	.0	79,839
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	1,599,109	.0	.0	5,697	1,604,806
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	55,003	.0	.0	.0	55,003
6.2 Applied to pay renewal premiums.....	33,411	.0	.0	.0	33,411
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	32,188	.0	.0	.0	32,188
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	120,602	.0	.0	.0	120,602
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	120,602	.0	.0	.0	120,602
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,746,658	.0	.0	7,000	2,753,658
10. Matured endowments.....	40,617	.0	.0	.0	40,617
11. Annuity benefits.....	73,993	.0	.0	.0	73,993
12. Surrender values and withdrawals for life contracts.....	1,052,519	.0	.0	4,483	1,057,002
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	3,913,787	.0	.0	11,483	3,925,270

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	33,230	.0	.0	.0	.0	1	500	11	33,730
17. Incurred during current year.....	129	2,756,045	.0	.0	.0	.0	25	58,134	154	2,814,179
Settled during current year:										
18.1 By payment in full.....	138	2,787,276	.0	.0	.0	.0	10	7,000	148	2,794,276
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	138	2,787,276	.0	.0	.0	.0	10	7,000	148	2,794,276
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	138	2,787,276	.0	.0	.0	.0	10	7,000	148	2,794,276
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,999	.0	.0	.0	.0	16	51,634	17	53,633
POLICY EXHIBIT										
20. In force December 31, prior year.....	9,303	317,255,465	.0	(a).....0	20	162,600	1,428	1,180,109	10,751	318,598,174
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(415)	(15,955,291)	.0	.0	.0	(1,000)	(129)	(110,858)	(544)	(16,067,149)
23. In force December 31 of current year.....	8,888	301,300,174	.0	(a).....0	20	161,600	1,299	1,069,251	10,207	302,531,025

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	60,000	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	260	260	.0	12,299	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	260	260	.0	12,299	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	260	260	.0	72,299	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **INDIANA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	293,218	0	0	119	293,337
2. Annuity considerations.....	27,353	0	0	0	27,353
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	320,571	0	0	119	320,690
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,179	0	0	0	5,179
6.2 Applied to pay renewal premiums.....	1,988	0	0	0	1,988
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	613	0	0	0	613
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,780	0	0	0	7,780
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	7,780	0	0	0	7,780
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	463,330	0	5,000	0	468,330
10. Matured endowments.....	14,647	0	0	0	14,647
11. Annuity benefits.....	26,348	0	0	0	26,348
12. Surrender values and withdrawals for life contracts.....	260,720	0	0	1,221	261,941
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	765,045	0	5,000	1,221	771,266

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	42,062	0	0	0	0	0	0	6	42,062
17. Incurred during current year.....	59	446,878	0	0	0	0	3	23,956	62	470,834
Settled during current year:										
18.1 By payment in full.....	61	477,976	0	0	1	5,000	0	0	62	482,976
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	61	477,976	0	0	1	5,000	0	0	62	482,976
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	61	477,976	0	0	1	5,000	0	0	62	482,976
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	10,964	0	0	(1)	(5,000)	3	23,956	6	29,920
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,277	34,598,277	0	(a).....0	4	28,500	7	6,500	2,288	34,633,277
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(128)	(2,580,279)	0	0	(1)	(8,500)	0	0	(129)	(2,588,779)
23. In force December 31 of current year.....	2,149	32,017,998	0	(a).....0	3	20,000	7	6,500	2,159	32,044,498

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	7,707	7,707	0	2,145	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,707	7,707	0	2,145	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,707	7,707	0	2,145	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **KANSAS** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	501,561	0	990	1,968	504,519
2. Annuity considerations.....	3,097	0	0	0	3,097
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	504,658	0	990	1,968	507,616
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,141	0	0	0	9,141
6.2 Applied to pay renewal premiums.....	1,767	0	0	0	1,767
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	796	0	0	0	796
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,704	0	0	0	11,704
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,704	0	0	0	11,704
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	783,129	0	0	3,707	786,836
10. Matured endowments.....	7,144	0	0	0	7,144
11. Annuity benefits.....	22,156	0	0	0	22,156
12. Surrender values and withdrawals for life contracts.....	375,672	0	0	2,848	378,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,188,101	0	0	6,555	1,194,656

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	33,880	0	0	0	0	0	0	6	33,880
17. Incurred during current year.....	83	756,393	0	0	0	0	16	86,533	99	842,926
Settled during current year:										
18.1 By payment in full.....	89	790,272	0	0	0	0	6	3,707	95	793,979
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	89	790,272	0	0	0	0	6	3,707	95	793,979
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	89	790,272	0	0	0	0	6	3,707	95	793,979
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	1	0	0	0	0	10	82,826	10	82,827
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,152	53,987,994	0	(a) 0	1	7,500	9	10,500	3,162	54,005,994
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(181)	(3,302,822)	0	0	0	0	(1)	(2,000)	(182)	(3,304,822)
23. In force December 31 of current year.....	2,971	50,685,172	0	(a) 0	1	7,500	8	8,500	2,980	50,701,172

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	6,105	6,105	0	43,317	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,105	6,105	0	43,317	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,105	6,105	0	43,317	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **KENTUCKY** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	55,889	.0	.0	305	56,194
2. Annuity considerations.....	1,088	.0	.0	.0	1,088
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	56,977	.0	.0	305	57,282
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	181	.0	.0	.0	181
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	181	.0	.0	.0	181
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	181	.0	.0	.0	181
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	91,905	.0	62,500	704	155,109
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	12,950	.0	.0	.0	12,950
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	104,855	.0	62,500	704	168,059

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	10,000	.0	.0	.0	5,000	.0	.0	1	15,000
17. Incurred during current year.....	28	81,906	.0	.0	.0	.0	2	704	30	82,610
Settled during current year:										
18.1 By payment in full.....	29	91,905	.0	.0	10	62,500	2	704	41	155,109
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	29	91,905	.0	.0	10	62,500	2	704	41	155,109
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	29	91,905	.0	.0	10	62,500	2	704	41	155,109
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	1	.0	.0	(10)	(57,500)	.0	.0	(10)	(57,499)
POLICY EXHIBIT										
20. In force December 31, prior year.....	466	6,275,299	.0	(a).....0	115	1,640,850	19	13,905	600	7,930,054
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(36)	(141,718)	.0	.0	(12)	(182,500)	(1)	(525)	(49)	(324,743)
23. In force December 31 of current year.....	430	6,133,581	.0	(a).....0	103	1,458,350	18	13,380	551	7,605,311

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	546	546	.0	1,073	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	546	546	.0	1,073	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	546	546	.0	1,073	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code....0

NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	313,191	.0	.0	68,983	382,174
2. Annuity considerations.....	1,831	.0	.0	.0	1,831
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	315,022	.0	.0	68,983	384,005
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	579	.0	.0	.0	579
6.2 Applied to pay renewal premiums.....	57	.0	.0	.0	57
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	636	.0	.0	.0	636
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	636	.0	.0	.0	636
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	287,886	.0	.0	81,174	369,060
10. Matured endowments.....	8,848	.0	.0	13,384	22,232
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	110,405	.0	.0	60,030	170,435
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	407,139	.0	.0	154,588	561,727

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	28,508	.0	.0	.0	.0	18	16,940	21	45,448
17. Incurred during current year.....	73	298,422	.0	.0	.0	.0	163	118,310	236	416,732
Settled during current year:										
18.1 By payment in full.....	62	296,734	.0	.0	.0	.0	160	94,558	222	391,292
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	62	296,734	.0	.0	.0	.0	160	94,558	222	391,292
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	62	296,734	.0	.0	.0	.0	160	94,558	222	391,292
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	14	30,196	.0	.0	.0	.0	21	40,692	35	70,888
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,747	35,385,520	.0	(a).....0	.0	.0	15,239	13,345,521	18,986	48,731,041
21. Issued during year.....	2	20,000	.0	.0	.0	.0	.0	.0	2	20,000
22. Other changes to in force (Net).....	(260)	(2,561,271)	.0	.0	.0	.0	(776)	(691,564)	(1,036)	(3,252,835)
23. In force December 31 of current year.....	3,489	32,844,249	.0	(a).....0	.0	.0	14,463	12,653,957	17,952	45,498,206

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

NONE



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,543	.0	.0	.0	5,543
2. Annuity considerations.....	160	.0	.0	.0	160
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	5,703	.0	.0	.0	5,703
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,531	.0	.0	.0	3,531
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.94	.0	.0	.0	.94
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,625	.0	.0	.0	3,625
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	3,625	.0	.0	.0	3,625
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	268,191	.0	.0	.0	268,191
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	.0	.0	.0	.0	.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	268,191	.0	.0	.0	268,191

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	2	268,191	.0	.0	.0	.0	.0	.0	2	268,191
Settled during current year:										
18.1 By payment in full.....	2	268,191	.0	.0	.0	.0	.0	.0	2	268,191
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	2	268,191	.0	.0	.0	.0	.0	.0	2	268,191
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	2	268,191	.0	.0	.0	.0	.0	.0	2	268,191
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	57	3,259,838	.0	(a).....0	.0	.0	.0	.0	57	3,259,838
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(3)	(270,135)	.0	.0	.0	.0	.0	.0	(3)	(270,135)
23. In force December 31 of current year.....	54	2,989,703	.0	(a).....0	.0	.0	.0	.0	54	2,989,703

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **MARYLAND** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,359	.0	.0	281	13,640
2. Annuity considerations.....	1,470	.0	.0	.0	1,470
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	14,829	.0	.0	281	15,110
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,685	.0	.0	.0	1,685
6.2 Applied to pay renewal premiums.....	175	.0	.0	.0	175
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	107	.0	.0	.0	107
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,967	.0	.0	.0	1,967
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	1,967	.0	.0	.0	1,967
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	17,851	.0	.0	1,000	18,851
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	43,628	.0	.0	811	44,439
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	61,479	.0	.0	1,811	63,290

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.7	17,851	.0	.0	.0	.0	1	1,000	8	18,851
Settled during current year:										
18.1 By payment in full.....	.7	17,851	.0	.0	.0	.0	1	1,000	8	18,851
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.7	17,851	.0	.0	.0	.0	1	1,000	8	18,851
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.7	17,851	.0	.0	.0	.0	1	1,000	8	18,851
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	135	1,665,365	.0	(a).....0	.0	.0	11	5,240	146	1,670,605
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(9)	(266,758)	.0	.0	.0	.0	(2)	(1,000)	(11)	(267,758)
23. In force December 31 of current year.....	126	1,398,607	.0	(a).....0	.0	.0	9	4,240	135	1,402,847

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	82	82	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	82	82	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	82	82	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	.68	.0	16,849	.0	16,917
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	.68	.0	16,849	.0	16,917
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	.0	.0	.0	.0	.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	.0	.0	.0	.0	.0

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	.5	174,203	.0	(a).....0	.0	.0	.0	.0	.5	174,203
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	.0	4,408	.0	.0	.0	.0	.0	.0	.0	4,408
23. In force December 31 of current year.....	.5	178,611	.0	(a).....0	.0	.0	.0	.0	.5	178,611

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	234,500	0	0	1,682	236,182
2. Annuity considerations.....	3,811	0	0	0	3,811
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	238,311	0	0	1,682	239,993
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,598	0	0	0	3,598
6.2 Applied to pay renewal premiums.....	1,092	0	0	0	1,092
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,628	0	0	0	1,628
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,318	0	0	0	6,318
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,318	0	0	0	6,318
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	535,143	0	0	1,500	536,643
10. Matured endowments.....	1,888	0	0	0	1,888
11. Annuity benefits.....	32,933	0	0	0	32,933
12. Surrender values and withdrawals for life contracts.....	193,443	0	0	1,581	195,024
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	763,407	0	0	3,081	766,488

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	3,805	0	0	0	0	0	0	2	3,805
17. Incurred during current year.....	44	551,621	0	0	0	0	4	7,500	48	559,121
Settled during current year:										
18.1 By payment in full.....	41	537,031	0	0	0	0	2	1,500	43	538,531
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	41	537,031	0	0	0	0	2	1,500	43	538,531
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	41	537,031	0	0	0	0	2	1,500	43	538,531
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	18,395	0	0	0	0	2	6,000	7	24,395
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,197	24,690,287	0	(a) 0	0	0	11	6,703	1,208	24,696,990
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(78)	(1,905,599)	0	0	0	0	0	0	(78)	(1,905,599)
23. In force December 31 of current year.....	1,119	22,784,688	0	(a) 0	0	0	11	6,703	1,130	22,791,391

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	239	239	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	239	239	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	239	239	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,366	0	0	0	13,366
2. Annuity considerations.....	340	0	0	0	340
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	13,706	0	0	0	13,706
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	598	0	0	0	598
6.2 Applied to pay renewal premiums.....	136	0	0	0	136
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	457	0	0	0	457
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,191	0	0	0	1,191
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,191	0	0	0	1,191
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	502	502
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	5,817	0	0	0	5,817
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	5,817	0	0	502	6,319

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	1	502	1	502
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	1	502	1	502
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	1	502	1	502
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	1	502	1	502
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	89	1,148,371	0	(a) 0	0	0	0	0	89	1,148,371
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(2)	(5,035)	0	0	0	0	0	0	(2)	(5,035)
23. In force December 31 of current year.....	87	1,143,336	0	(a) 0	0	0	0	0	87	1,143,336

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	219	219	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	219	219	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	219	219	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	341,588	.0	.0	7,477	349,065
2. Annuity considerations.....	15,986	.0	.0	.0	15,986
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	357,574	.0	.0	7,477	365,051
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10,460	.0	.0	.0	10,460
6.2 Applied to pay renewal premiums.....	3,782	.0	.0	.0	3,782
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,381	.0	.0	.0	1,381
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,623	.0	.0	.0	15,623
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	15,623	.0	.0	.0	15,623
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	860,462	.0	.0	8,263	868,725
10. Matured endowments.....	6,318	.0	.0	1,089	7,407
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	188,041	.0	.0	8,981	197,022
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	1,054,821	.0	.0	18,333	1,073,154

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	129,503	.0	.0	.0	.0	1	500	9	130,003
17. Incurred during current year.....	78	737,277	.0	.0	.0	.0	40	133,304	118	870,581
Settled during current year:										
18.1 By payment in full.....	86	866,780	.0	.0	.0	.0	21	9,352	107	876,132
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	86	866,780	.0	.0	.0	.0	21	9,352	107	876,132
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	86	866,780	.0	.0	.0	.0	21	9,352	107	876,132
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	20	124,452	20	124,452
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,470	49,605,307	.0	(a).....0	.0	.0	1,991	1,630,123	5,461	51,235,430
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(201)	(2,767,310)	.0	.0	.0	.0	(82)	(65,985)	(283)	(2,833,295)
23. In force December 31 of current year.....	3,269	46,837,997	.0	(a).....0	.0	.0	1,909	1,564,138	5,178	48,402,135

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	482	482	.0	18,225	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	482	482	.0	18,225	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	482	482	.0	18,225	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NORTHERN MARIANA ISLANDS** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a).....0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **MISSISSIPPI** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	231,067	.0	.0	65,923	296,990
2. Annuity considerations.....	1,298	.0	.0	.0	1,298
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	232,365	.0	.0	65,923	298,288
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,867	.0	.0	.0	1,867
6.2 Applied to pay renewal premiums.....	754	.0	.0	.0	754
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	180	.0	.0	.0	180
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,801	.0	.0	.0	2,801
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	2,801	.0	.0	.0	2,801
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	121,127	.0	.0	71,705	192,832
10. Matured endowments.....	230	.0	.0	26,443	26,673
11. Annuity benefits.....	1,618	.0	.0	.0	1,618
12. Surrender values and withdrawals for life contracts.....	57,809	.0	.0	27,721	85,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	180,784	.0	.0	125,869	306,653

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	9,000	.0	.0	.0	.0	7	8,405	11	17,405
17. Incurred during current year.....	46	150,357	.0	.0	.0	.0	452	99,743	498	250,100
Settled during current year:										
18.1 By payment in full.....	39	121,357	.0	.0	.0	.0	446	98,148	485	219,505
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	39	121,357	.0	.0	.0	.0	446	98,148	485	219,505
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	39	121,357	.0	.0	.0	.0	446	98,148	485	219,505
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	38,000	.0	.0	.0	.0	13	10,000	24	48,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,949	33,551,675	.0	(a).....0	.0	.0	25,061	11,968,365	28,010	45,520,040
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(171)	(1,315,331)	.0	.0	.0	.0	(1,098)	(734,597)	(1,269)	(2,049,928)
23. In force December 31 of current year.....	2,778	32,236,344	.0	(a).....0	.0	.0	23,963	11,233,768	26,741	43,470,112

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **MONTANA** DURING THE YEAR

NAIC Group Code....0

NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	39,146	.0	.0	.0	39,146
2. Annuity considerations.....	1,250	.0	.0	.0	1,250
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	40,396	.0	.0	.0	40,396
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	52,111	.0	.0	.0	52,111
10. Matured endowments.....	3,893	.0	.0	.0	3,893
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	23,460	.0	.0	.0	23,460
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	79,464	.0	.0	.0	79,464

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.5	56,004	.0	.0	.0	.0	.0	.0	.5	56,004
Settled during current year:										
18.1 By payment in full.....	.5	56,004	.0	.0	.0	.0	.0	.0	.5	56,004
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.5	56,004	.0	.0	.0	.0	.0	.0	.5	56,004
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.5	56,004	.0	.0	.0	.0	.0	.0	.5	56,004
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	138	2,903,705	.0	(a).....0	.0	.0	.0	.0	138	2,903,705
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(12)	(277,532)	.0	.0	.0	.0	.0	.0	(12)	(277,532)
23. In force December 31 of current year.....	126	2,626,173	.0	(a).....0	.0	.0	.0	.0	126	2,626,173

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NORTH CAROLINA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	181,366	0	0	205	181,571
2. Annuity considerations.....	4,801	0	0	0	4,801
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	186,167	0	0	205	186,372
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,150	0	0	0	2,150
6.2 Applied to pay renewal premiums.....	361	0	0	0	361
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,049	0	0	0	1,049
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,560	0	0	0	3,560
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,560	0	0	0	3,560
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	240,124	0	12,510	0	252,634
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	5,502	0	0	0	5,502
12. Surrender values and withdrawals for life contracts.....	213,146	0	0	458	213,604
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	458,772	0	12,510	458	471,740

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	21	240,124	0	0	0	0	1	8,572	22	248,696
Settled during current year:										
18.1 By payment in full.....	21	240,124	0	0	3	12,510	0	0	24	252,634
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	21	240,124	0	0	3	12,510	0	0	24	252,634
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	21	240,124	0	0	3	12,510	0	0	24	252,634
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	(3)	(12,510)	1	8,572	(2)	(3,938)
POLICY EXHIBIT										
20. In force December 31, prior year.....	884	21,930,387	0	(a).....0	14	119,550	17	9,423	915	22,059,360
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(47)	(1,396,022)	0	0	(2)	(20,500)	(1)	(1,000)	(50)	(1,417,522)
23. In force December 31 of current year.....	837	20,534,365	0	(a).....0	12	99,050	16	8,423	865	20,641,838

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NORTH DAKOTA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,804	.0	.0	.96	2,900
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	2,804	.0	.0	.96	2,900
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	.0	.0	.0	.0	.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	.0	.0	.0	.0	.0

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	11	444,207	.0	(a).....0	.0	.0	.0	.0	11	444,207
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. In force December 31 of current year.....	11	444,207	.0	(a).....0	.0	.0	.0	.0	11	444,207

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	147	147	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	147	147	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	147	147	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NEBRASKA** DURING THE YEAR

NAIC Group Code....0

NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	85,796	.0	.0	.94	85,890
2. Annuity considerations.....	1,813	.0	.0	.0	1,813
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	87,609	.0	.0	.94	87,703
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,647	.0	.0	.0	13,647
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	343,774	.0	.0	.0	343,774
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	357,421	.0	.0	.0	357,421

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	2	13,647	.0	.0	.0	.0	.0	.0	2	13,647
Settled during current year:										
18.1 By payment in full.....	2	13,647	.0	.0	.0	.0	.0	.0	2	13,647
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	2	13,647	.0	.0	.0	.0	.0	.0	2	13,647
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	2	13,647	.0	.0	.0	.0	.0	.0	2	13,647
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	232	11,015,242	.0	(a).....0	.0	.0	3	3,000	235	11,018,242
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(10)	(846,099)	.0	.0	.0	.0	.0	.0	(10)	(846,099)
23. In force December 31 of current year.....	222	10,169,143	.0	(a).....0	.0	.0	3	3,000	225	10,172,143

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NEW HAMPSHIRE** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	810	.0	.0	.0	.810
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	810	.0	.0	.0	.810
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	135	.0	.0	.0	.135
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	135	.0	.0	.0	.135
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	135	.0	.0	.0	.135
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	705	.0	.0	.0	.705
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	705	.0	.0	.0	.705

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	11	264,075	.0	(a).....0	.0	.0	.0	.0	11	264,075
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(1)	(155)	.0	.0	.0	.0	.0	.0	(1)	(155)
23. In force December 31 of current year.....	10	263,920	.0	(a).....0	.0	.0	.0	.0	10	263,920

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NEW JERSEY** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,510	.0	.90	149	10,749
2. Annuity considerations.....	817	.0	.0	.0	.817
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	11,327	.0	.90	149	11,566
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	287	.0	.0	.0	.287
6.2 Applied to pay renewal premiums.....	206	.0	.0	.0	.206
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	493	.0	.0	.0	.493
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	493	.0	.0	.0	.493
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	100,000	.0	.0	.0	100,000
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	12,309	.0	.0	748	13,057
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	112,309	.0	.0	748	113,057

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
Settled during current year:										
18.1 By payment in full.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	96	1,527,457	.0	(a).....0	.0	.0	.0	.0	96	1,527,457
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(3)	(159,430)	.0	.0	.0	.0	.0	.0	(3)	(159,430)
23. In force December 31 of current year.....	93	1,368,027	.0	(a).....0	.0	.0	.0	.0	93	1,368,027

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.7	.7	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.7	.7	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.7	.7	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NEW MEXICO** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	36,850	.0	.0	.0	36,850
2. Annuity considerations.....	1,717	.0	.0	.0	1,717
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	38,567	.0	.0	.0	38,567
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	39,801	.0	.0	1,500	41,301
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	22,591	.0	.0	295	22,886
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	62,392	.0	.0	1,795	64,187

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	10	39,801	.0	.0	.0	.0	2	1,500	12	41,301
Settled during current year:										
18.1 By payment in full.....	10	39,801	.0	.0	.0	.0	2	1,500	12	41,301
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	10	39,801	.0	.0	.0	.0	2	1,500	12	41,301
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	10	39,801	.0	.0	.0	.0	2	1,500	12	41,301
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	213	4,150,368	.0	(a).....0	.0	.0	1	500	214	4,150,868
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(19)	(619,425)	.0	.0	.0	.0	.0	.0	(19)	(619,425)
23. In force December 31 of current year.....	194	3,530,943	.0	(a).....0	.0	.0	1	500	195	3,531,443

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NEVADA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,074	.0	.0	166	9,240
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	9,074	.0	.0	166	9,240
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,015	.0	.0	.0	1,015
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	456	.0	.0	.0	456
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,471	.0	.0	.0	1,471
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	1,471	.0	.0	.0	1,471
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,982	.0	.0	1,144	14,126
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	3,012	.0	.0	1,211	4,223
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	15,994	.0	.0	2,355	18,349

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.5	12,983	.0	.0	.0	.0	.2	1,144	.7	14,127
Settled during current year:										
18.1 By payment in full.....	.5	12,983	.0	.0	.0	.0	.2	1,144	.7	14,127
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.5	12,983	.0	.0	.0	.0	.2	1,144	.7	14,127
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.5	12,983	.0	.0	.0	.0	.2	1,144	.7	14,127
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	.58	1,407,508	.0	(a).....0	.0	.0	.0	.0	.58	1,407,508
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(.8)	(128,315)	.0	.0	.0	.0	.0	.0	(.8)	(128,315)
23. In force December 31 of current year.....	.50	1,279,193	.0	(a).....0	.0	.0	.0	.0	.50	1,279,193

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **NEW YORK** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,843	.0	.0	.80	13,923
2. Annuity considerations.....	520	.0	.0	.0	520
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	14,363	.0	.0	.80	14,443
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,437	.0	.0	.0	1,437
6.2 Applied to pay renewal premiums.....	720	.0	.0	.0	720
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	124	.0	.0	.0	124
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,281	.0	.0	.0	2,281
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	2,281	.0	.0	.0	2,281
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	502	.0	.0	4,928	5,430
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	32,475	.0	.0	1,170	33,645
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	32,977	.0	.0	6,098	39,075

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	502	.0	.0	.0	.0	6	4,928	7	5,430
Settled during current year:										
18.1 By payment in full.....	1	502	.0	.0	.0	.0	6	4,928	7	5,430
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	502	.0	.0	.0	.0	6	4,928	7	5,430
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	1	502	.0	.0	.0	.0	6	4,928	7	5,430
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	178	2,849,353	.0	(a).....0	.0	.0	1	500	179	2,849,853
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(9)	(256,172)	.0	.0	.0	.0	.0	.0	(9)	(256,172)
23. In force December 31 of current year.....	169	2,593,181	.0	(a).....0	.0	.0	1	500	170	2,593,681

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,047,225	0	2,291	279	3,049,795
2. Annuity considerations.....	16,555	0	0	0	16,555
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	3,063,780	0	2,291	279	3,066,350
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	167,031	0	0	0	167,031
6.2 Applied to pay renewal premiums.....	32,455	0	0	0	32,455
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	74,909	0	0	0	74,909
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	274,395	0	0	0	274,395
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	274,395	0	0	0	274,395
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,998,363	0	39,607	1,001	4,038,971
10. Matured endowments.....	14,405	0	0	0	14,405
11. Annuity benefits.....	24,700	0	0	0	24,700
12. Surrender values and withdrawals for life contracts.....	1,890,964	0	0	1,564	1,892,528
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	5,928,432	0	39,607	2,565	5,970,604

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	18	184,056	0	0	2	10,000	0	0	20	194,056
17. Incurred during current year.....	169	3,835,905	0	0	0	0	22	123,862	191	3,959,767
Settled during current year:										
18.1 By payment in full.....	182	4,012,768	0	0	8	39,607	2	1,001	192	4,053,376
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	182	4,012,768	0	0	8	39,607	2	1,001	192	4,053,376
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	182	4,012,768	0	0	8	39,607	2	1,001	192	4,053,376
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	7,193	0	0	(6)	(29,607)	20	122,861	19	100,447
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,213	524,512,003	0	(a) 0	110	1,028,350	55	36,342	13,378	525,576,695
21. Issued during year.....	4	145,000	0	0	0	0	0	0	4	145,000
22. Other changes to in force (Net).....	(546)	(22,597,747)	0	0	(6)	(80,800)	(5)	(3,350)	(557)	(22,681,897)
23. In force December 31 of current year.....	12,671	502,059,256	0	(a) 0	104	947,550	50	32,992	12,825	503,039,798

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	229	229	0	1,180	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	229	229	0	1,180	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	229	229	0	1,180	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Universal Guaranty Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	272,229	0	0	4,242	276,471
2. Annuity considerations.....	5,782	0	0	0	5,782
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	278,011	0	0	4,242	282,253
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,363	0	0	0	4,363
6.2 Applied to pay renewal premiums.....	2,204	0	0	0	2,204
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,200	0	0	0	1,200
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,767	0	0	0	7,767
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	7,767	0	0	0	7,767
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	322,854	0	0	8,022	330,876
10. Matured endowments.....	21,014	0	0	725	21,739
11. Annuity benefits.....	17,069	0	0	0	17,069
12. Surrender values and withdrawals for life contracts.....	107,361	0	0	3,469	110,830
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	468,298	0	0	12,216	480,514

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	49,920	0	0	0	0	5	4,452	12	54,372
17. Incurred during current year.....	63	295,947	0	0	0	0	25	51,629	88	347,576
Settled during current year:										
18.1 By payment in full.....	69	343,867	0	0	0	0	14	8,747	83	352,614
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	69	343,867	0	0	0	0	14	8,747	83	352,614
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	69	343,867	0	0	0	0	14	8,747	83	352,614
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,000	0	0	0	0	16	47,334	17	49,334
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,837	22,179,467	0	(a).....0	1	7,500	1,160	947,495	3,998	23,134,462
21. Issued during year.....	2	20,000	0	0	0	0	0	0	2	20,000
22. Other changes to in force (Net).....	(138)	(1,265,152)	0	0	0	0	(41)	(35,052)	(179)	(1,300,204)
23. In force December 31 of current year.....	2,701	20,934,315	0	(a).....0	1	7,500	1,119	912,443	3,821	21,854,258

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	57	57	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	57	57	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	57	57	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **OREGON** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,935	0	17,054	22	27,011
2. Annuity considerations.....	0	0	0	0	0
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	9,935	0	17,054	22	27,011
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	674	0	0	0	674
6.2 Applied to pay renewal premiums.....	225	0	0	0	225
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	151	0	0	0	151
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,050	0	0	0	1,050
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,050	0	0	0	1,050
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,770	0	0	0	1,770
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	1,976	0	0	0	1,976
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	3,746	0	0	0	3,746

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,000	0	0	0	0	0	0	1	1,000
17. Incurred during current year.....	2	770	0	0	0	0	0	0	2	770
Settled during current year:										
18.1 By payment in full.....	3	1,770	0	0	0	0	0	0	3	1,770
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	3	1,770	0	0	0	0	0	0	3	1,770
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	3	1,770	0	0	0	0	0	0	3	1,770
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	102	1,262,987	0	(a) 0	0	0	0	0	102	1,262,987
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(5)	(5,463)	0	0	0	0	0	0	(5)	(5,463)
23. In force December 31 of current year.....	97	1,257,524	0	(a) 0	0	0	0	0	97	1,257,524

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0

NAIC Company Code....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	237,828	.0	180	502	238,510
2. Annuity considerations.....	61,601	.0	.0	.0	61,601
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	299,429	.0	180	502	300,111
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	8,895	.0	.0	.0	8,895
6.2 Applied to pay renewal premiums.....	3,261	.0	.0	.0	3,261
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,697	.0	.0	.0	10,697
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,853	.0	.0	.0	22,853
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	22,853	.0	.0	.0	22,853
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	417,312	.0	.0	.0	417,312
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	3,527	.0	.0	.0	3,527
12. Surrender values and withdrawals for life contracts.....	199,299	.0	.0	991	200,290
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	620,138	.0	.0	991	621,129

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	68,865	.0	.0	.0	.0	.0	.0	3	68,865
17. Incurred during current year.....	32	361,451	.0	.0	.0	.0	.0	.0	32	361,451
Settled during current year:										
18.1 By payment in full.....	30	417,312	.0	.0	.0	.0	.0	.0	30	417,312
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	30	417,312	.0	.0	.0	.0	.0	.0	30	417,312
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	30	417,312	.0	.0	.0	.0	.0	.0	30	417,312
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	13,004	.0	.0	.0	.0	.0	.0	5	13,004
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,342	28,916,523	.0	(a).....0	.1	7,500	5	4,000	1,348	28,928,023
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(77)	(1,888,645)	.0	.0	.0	.0	.0	.0	(77)	(1,888,645)
23. In force December 31 of current year.....	1,265	27,027,878	.0	(a).....0	.1	7,500	5	4,000	1,271	27,039,378

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.8	.8	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.8	.8	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.8	.8	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **RHODE ISLAND** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	590	.0	.0	.0	.590
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	590	.0	.0	.0	.590
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	.0	.0	.0	.0	.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	.0	.0	.0	.0	.0

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.0	.0	.0	.0	.0	.0	1	5,000	1	5,000
Settled during current year:										
18.1 By payment in full.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	1	5,000	1	5,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	13	259,274	.0	(a).....0	.0	.0	.0	.0	13	259,274
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(1)	(5,000)	.0	.0	.0	.0	.0	.0	(1)	(5,000)
23. In force December 31 of current year.....	12	254,274	.0	(a).....0	.0	.0	.0	.0	12	254,274

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **SOUTH CAROLINA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	186,054	0	180	269	186,503
2. Annuity considerations.....	524	0	0	0	524
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	186,578	0	180	269	187,027
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	259	0	0	0	259
6.2 Applied to pay renewal premiums.....	1,009	0	0	0	1,009
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	22	0	0	0	22
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,290	0	0	0	1,290
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,290	0	0	0	1,290
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	512,685	0	0	0	512,685
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	120,838	0	0	921	121,759
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	633,523	0	0	921	634,444

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	26,580	0	0	0	0	0	0	2	26,580
17. Incurred during current year.....	20	486,105	0	0	0	0	1	2,449	21	488,554
Settled during current year:										
18.1 By payment in full.....	22	512,685	0	0	0	0	0	0	22	512,685
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	22	512,685	0	0	0	0	0	0	22	512,685
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	22	512,685	0	0	0	0	0	0	22	512,685
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	1	2,449	1	2,449
POLICY EXHIBIT										
20. In force December 31, prior year.....	727	25,864,157	0	(a) 0	5	34,000	8	3,160	740	25,901,317
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(48)	(1,702,974)	0	0	0	(500)	0	0	(48)	(1,703,474)
23. In force December 31 of current year.....	679	24,161,183	0	(a) 0	5	33,500	8	3,160	692	24,197,843

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **SOUTH DAKOTA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,936	.0	.0	.0	3,936
2. Annuity considerations.....	.60	.0	.0	.0	.60
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	3,996	.0	.0	.0	3,996
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
6.2 Applied to pay renewal premiums.....	.0	.0	.0	.0	.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.0	.0	.0	.0	.0
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,007	.0	.0	.0	6,007
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	4,410	.0	.0	.0	4,410
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	10,417	.0	.0	.0	10,417

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	6,007	.0	.0	.0	.0	.0	.0	1	6,007
Settled during current year:										
18.1 By payment in full.....	1	6,007	.0	.0	.0	.0	.0	.0	1	6,007
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	6,007	.0	.0	.0	.0	.0	.0	1	6,007
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	1	6,007	.0	.0	.0	.0	.0	.0	1	6,007
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	20	419,397	.0	(a).....0	.0	.0	.0	.0	20	419,397
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(2)	(95,050)	.0	.0	.0	.0	.0	.0	(2)	(95,050)
23. In force December 31 of current year.....	18	324,347	.0	(a).....0	.0	.0	.0	.0	18	324,347

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.66	.66	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.66	.66	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.66	.66	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	208,233	0	720	68,076	277,029
2. Annuity considerations.....	1,024	0	0	0	1,024
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	209,257	0	720	68,076	278,053
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,451	0	0	0	1,451
6.2 Applied to pay renewal premiums.....	175	0	0	0	175
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	214	0	0	0	214
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,840	0	0	0	1,840
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,840	0	0	0	1,840
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	254,572	0	5,002	87,629	347,203
10. Matured endowments.....	2,380	0	0	5,152	7,532
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	81,234	0	0	57,310	138,544
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	338,186	0	5,002	150,091	493,279

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	21,010	0	0	0	0	22	20,500	30	41,510
17. Incurred during current year.....	102	264,511	0	0	0	0	128	89,137	230	353,648
Settled during current year:										
18.1 By payment in full.....	97	256,952	0	0	1	5,002	129	92,781	227	354,735
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	97	256,952	0	0	1	5,002	129	92,781	227	354,735
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	97	256,952	0	0	1	5,002	129	92,781	227	354,735
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	28,569	0	0	(1)	(5,002)	21	16,856	33	40,423
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,259	19,358,721	0	(a).....0	15	200,500	11,127	9,862,326	15,401	29,421,547
21. Issued during year.....	2	20,000	0	0	0	0	0	0	2	20,000
22. Other changes to in force (Net).....	(275)	(1,287,135)	0	0	(1)	(10,000)	(704)	(581,419)	(980)	(1,878,554)
23. In force December 31 of current year.....	3,986	18,091,586	0	(a).....0	14	190,500	10,423	9,280,907	14,423	27,562,993

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	203	203	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	203	203	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	203	203	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **TEXAS** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,027,313	.0	.0	119,510	1,146,823
2. Annuity considerations.....	18,785	.0	.0	.0	18,785
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	1,046,098	.0	.0	119,510	1,165,608
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	17,377	.0	.0	.0	17,377
6.2 Applied to pay renewal premiums.....	2,699	.0	.0	.0	2,699
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,517	.0	.0	.0	3,517
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,593	.0	.0	.0	23,593
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	23,593	.0	.0	.0	23,593
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,536,127	.0	.0	154,378	1,690,505
10. Matured endowments.....	56,034	.0	.0	10,235	66,269
11. Annuity benefits.....	80,485	.0	.0	.0	80,485
12. Surrender values and withdrawals for life contracts.....	678,548	.0	.0	78,223	756,771
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	2,351,194	.0	.0	242,836	2,594,030

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	50	127,772	.0	.0	.0	.0	29	25,444	79	153,216
17. Incurred during current year.....	446	1,612,173	.0	.0	.0	.0	211	289,768	657	1,901,941
Settled during current year:										
18.1 By payment in full.....	438	1,592,161	.0	.0	.0	.0	217	164,612	655	1,756,773
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	438	1,592,161	.0	.0	.0	.0	217	164,612	655	1,756,773
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	438	1,592,161	.0	.0	.0	.0	217	164,612	655	1,756,773
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	58	147,784	.0	.0	.0	.0	23	150,600	81	298,384
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,694	83,715,742	.0	(a).....0	1	7,500	16,502	15,339,376	31,197	99,062,618
21. Issued during year.....	2	20,000	.0	.0	.0	.0	.0	.0	2	20,000
22. Other changes to in force (Net).....	(806)	(5,797,672)	.0	.0	.0	.0	(893)	(851,482)	(1,699)	(6,649,154)
23. In force December 31 of current year.....	13,890	77,938,070	.0	(a).....0	1	7,500	15,609	14,487,894	29,500	92,433,464

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	72	72	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	72	72	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	72	72	.0	.0	.0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **UTAH** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,259	.0	2,381	.0	7,640
2. Annuity considerations.....	350	.0	.0	.0	350
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	5,609	.0	2,381	.0	7,990
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	167	.0	.0	.0	167
6.2 Applied to pay renewal premiums.....	430	.0	.0	.0	430
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	824	.0	.0	.0	824
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,421	.0	.0	.0	1,421
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	1,421	.0	.0	.0	1,421
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,000	.0	.0	.0	5,000
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	.0	.0	.0	.0	.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	5,000	.0	.0	.0	5,000

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	5,000	.0	.0	.0	.0	.0	.0	1	5,000
Settled during current year:										
18.1 By payment in full.....	1	5,000	.0	.0	.0	.0	.0	.0	1	5,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	5,000	.0	.0	.0	.0	.0	.0	1	5,000
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	1	5,000	.0	.0	.0	.0	.0	.0	1	5,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	45	679,903	.0	(a).....0	5	44,600	.0	.0	50	724,503
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(5)	(53,697)	.0	.0	.0	(1,500)	.0	.0	(5)	(55,197)
23. In force December 31 of current year.....	40	626,206	.0	(a).....0	5	43,100	.0	.0	45	669,306

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	168,880	0	1,440	22,122	192,442
2. Annuity considerations.....	4,912	0	0	0	4,912
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	173,792	0	1,440	22,122	197,354
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,064	0	0	0	4,064
6.2 Applied to pay renewal premiums.....	193	0	0	0	193
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	969	0	0	0	969
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,226	0	0	0	5,226
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,226	0	0	0	5,226
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	210,961	0	25,053	45,811	281,825
10. Matured endowments.....	14,468	0	0	9,560	24,028
11. Annuity benefits.....	85,000	0	0	0	85,000
12. Surrender values and withdrawals for life contracts.....	224,094	0	0	15,544	239,638
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	534,523	0	25,053	70,915	630,491

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	43,283	0	0	1	8,500	8	5,688	16	57,471
17. Incurred during current year.....	58	210,146	0	0	0	0	80	91,745	138	301,891
Settled during current year:										
18.1 By payment in full.....	55	225,429	0	0	6	25,053	73	55,372	134	305,854
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	55	225,429	0	0	6	25,053	73	55,372	134	305,854
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	55	225,429	0	0	6	25,053	73	55,372	134	305,854
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	28,000	0	0	(5)	(16,553)	15	42,061	20	53,508
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,085	22,461,433	0	(a) 0	97	921,500	6,536	5,862,766	9,718	29,245,699
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(191)	(1,521,940)	0	0	(4)	(66,800)	(311)	(296,661)	(506)	(1,885,401)
23. In force December 31 of current year.....	2,894	20,939,493	0	(a) 0	93	854,700	6,225	5,566,105	9,212	27,360,298

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR
 NAIC Group Code....0 NAIC Company Code....70130

LIFE INSURANCE

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

NONE

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	350	0	180	0	530
2. Annuity considerations.....	3,425	0	0	0	3,425
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	3,775	0	180	0	3,955
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	0	0	0	0	0
6.2 Applied to pay renewal premiums.....	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	0	0	0	0	0
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	10	77,154	0	(a) 0	0	0	0	0	10	77,154
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(1,750)	0	0	0	0	0	0	(1)	(1,750)
23. In force December 31 of current year.....	9	75,404	0	(a) 0	0	0	0	0	9	75,404

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,776	.0	.0	587	16,363
2. Annuity considerations.....	326	.0	.0	.0	326
3. Deposit-type contract funds.....	.0	.XXX	.0	.XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	16,102	.0	.0	587	16,689
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,541	.0	.0	.0	4,541
6.2 Applied to pay renewal premiums.....	334	.0	.0	.0	334
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	654	.0	.0	.0	654
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,529	.0	.0	.0	5,529
Annuities:					
7.1 Paid in cash or left on deposit.....	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities.....	.0	.0	.0	.0	.0
7.3 Other.....	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 + 7.4).....	5,529	.0	.0	.0	5,529
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,295	.0	.0	.0	4,295
10. Matured endowments.....	1,000	.0	.0	.0	1,000
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	3,468	.0	.0	.0	3,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	8,763	.0	.0	.0	8,763

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	1	7,500	.0	.0	1	7,500
17. Incurred during current year.....	5	5,295	.0	.0	.0	.0	.0	.0	5	5,295
Settled during current year:										
18.1 By payment in full.....	5	5,295	.0	.0	.0	.0	.0	.0	5	5,295
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	5	5,295	.0	.0	.0	.0	.0	.0	5	5,295
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements.....	5	5,295	.0	.0	.0	.0	.0	.0	5	5,295
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	1	7,500	.0	.0	1	7,500
POLICY EXHIBIT										
20. In force December 31, prior year.....	122	2,198,261	.0	(a).....0	.0	.0	.0	.0	122	2,198,261
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Other changes to in force (Net).....	(7)	(20,362)	.0	.0	.0	.0	.0	.0	(7)	(20,362)
23. In force December 31 of current year.....	115	2,177,899	.0	(a).....0	.0	.0	.0	.0	115	2,177,899

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	.0	.0	.0	.0	.0
24.1 Federal Employee Health Benefits Program premium (b).....	.0	.0	.0	.0	.0
24.2 Credit (group and individual).....	.0	.0	.0	.0	.0
24.3 Collectively renewable policies (b).....	.0	.0	.0	.0	.0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancelable (b).....	.0	.0	.0	.0	.0
25.2 Guaranteed renewable (b).....	.0	.0	.0	.0	.0
25.3 Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0
25.4 Other accident only.....	.0	.0	.0	.0	.0
25.5 All other (b).....	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.0	.0	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.0	.0	.0	.0	.0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **WISCONSIN** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	29,898	0	0	181	30,079
2. Annuity considerations.....	3,303	0	0	0	3,303
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	33,201	0	0	181	33,382
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,299	0	0	0	3,299
6.2 Applied to pay renewal premiums.....	1,503	0	0	0	1,503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	883	0	0	0	883
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,685	0	0	0	5,685
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,685	0	0	0	5,685
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	355,361	0	0	1,000	356,361
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	22,217	0	0	840	23,057
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	377,578	0	0	1,840	379,418

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	3	355,361	0	0	0	0	1	1,000	4	356,361
Settled during current year:										
18.1 By payment in full.....	3	355,361	0	0	0	0	1	1,000	4	356,361
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	3	355,361	0	0	0	0	1	1,000	4	356,361
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	3	355,361	0	0	0	0	1	1,000	4	356,361
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	223	5,487,333	0	(a).....0	1	6,000	7	4,500	231	5,497,833
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(13)	(563,815)	0	0	0	0	0	0	(13)	(563,815)
23. In force December 31 of current year.....	210	4,923,518	0	(a).....0	1	6,000	7	4,500	218	4,934,018

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **WEST VIRGINIA** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	703,274	0	16,551	720	720,545
2. Annuity considerations.....	5,433	0	0	0	5,433
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	708,707	0	16,551	720	725,978
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,087	0	0	0	1,087
6.2 Applied to pay renewal premiums.....	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	873	0	0	0	873
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,960	0	0	0	1,960
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,960	0	0	0	1,960
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,177,730	0	258,981	19,157	1,455,868
10. Matured endowments.....	11,421	0	0	3,525	14,946
11. Annuity benefits.....	44,509	0	0	0	44,509
12. Surrender values and withdrawals for life contracts.....	149,958	0	0	8,441	158,399
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,383,618	0	258,981	31,123	1,673,722

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.	0	0	0	0	0	0	0	0	0	0
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	62	130,795	0	0	0	0	4	3,600	66	134,395
17. Incurred during current year.....	348	1,065,706	0	0	0	0	81	173,870	429	1,239,576
Settled during current year:										
18.1 By payment in full.....	401	1,189,151	0	0	50	258,981	32	22,682	483	1,470,814
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	401	1,189,151	0	0	50	258,981	32	22,682	483	1,470,814
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	401	1,189,151	0	0	50	258,981	32	22,682	483	1,470,814
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	7,350	0	0	(50)	(258,981)	53	154,788	12	(96,843)
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,081	66,559,676	0	(a).....0	1,004	14,524,950	1,801	1,223,727	15,886	82,308,353
21. Issued during year.....	4	33,500	0	0	8	183,900	0	0	12	217,400
22. Other changes to in force (Net).....	(648)	(2,820,600)	0	0	(166)	(3,235,100)	(124)	(89,990)	(938)	(6,145,690)
23. In force December 31 of current year.....	12,437	63,772,576	0	(a).....0	846	11,473,750	1,677	1,133,737	14,960	76,380,063

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	10,522	10,730	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,522	10,730	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,522	10,730	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **WYOMING** DURING THE YEAR
 NAIC Group Code.....0 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,769	0	138,182	0	142,951
2. Annuity considerations.....	180	0	0	0	180
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	4,949	0	138,182	0	143,131
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	0	0	0	0	0
6.2 Applied to pay renewal premiums.....	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	0	0	0	0	0
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....	0	0	0	0	0
7.2 Applied to provide paid-up annuities.....	0	0	0	0	0
7.3 Other.....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	527	0	0	0	527
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	527	0	0	0	527

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	35	632,571	0	(a) 0	0	0	0	0	35	632,571
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(65,571)	0	0	0	0	0	0	(1)	(65,571)
23. In force December 31 of current year.....	34	567,000	0	(a) 0	0	0	0	0	34	567,000

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....	0	0	0	0	0
24.1 Federal Employee Health Benefits Program premium (b).....	0	0	0	0	0
24.2 Credit (group and individual).....	0	0	0	0	0
24.3 Collectively renewable policies (b).....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees.....	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b).....	0	0	0	0	0
25.2 Guaranteed renewable (b).....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b).....	0	0	0	0	0
25.4 Other accident only.....	0	0	0	0	0
25.5 All other (b).....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	6,953,416
2. Current year's realized pre-tax capital gains/(losses) of \$.....9,593,698 transferred into the reserve net of taxes of \$.....3,392,908.....	6,200,790
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	13,154,206
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	1,024,152
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	12,130,054

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.....	942,246	81,906	0	1,024,152
2. 2013.....	668,285	177,661	0	845,946
3. 2014.....	488,612	179,230	0	667,842
4. 2015.....	370,388	184,157	0	554,545
5. 2016.....	286,722	194,761	0	481,483
6. 2017.....	233,802	193,447	0	427,249
7. 2018.....	238,052	193,295	0	431,347
8. 2019.....	218,379	191,963	0	410,342
9. 2020.....	166,218	178,814	0	345,032
10. 2021.....	119,915	176,710	0	296,625
11. 2022.....	106,878	168,304	0	275,182
12. 2023.....	106,823	170,840	0	277,663
13. 2024.....	109,553	174,406	0	283,959
14. 2025.....	120,900	178,048	0	298,948
15. 2026.....	137,273	192,139	0	329,412
16. 2027.....	157,568	189,906	0	347,474
17. 2028.....	173,034	205,265	0	378,299
18. 2029.....	196,942	210,858	0	407,800
19. 2030.....	207,207	227,409	0	434,616
20. 2031.....	215,590	233,077	0	448,667
21. 2032.....	217,756	249,628	0	467,384
22. 2033.....	217,019	260,206	0	477,225
23. 2034.....	210,502	270,175	0	480,677
24. 2035.....	217,188	280,069	0	497,257
25. 2036.....	223,809	300,844	0	524,653
26. 2037.....	206,937	310,662	0	517,599
27. 2038.....	165,955	288,366	0	454,321
28. 2039.....	125,182	228,517	0	353,699
29. 2040.....	79,829	168,667	0	248,496
30. 2041.....	24,852	108,817	0	133,669
31. 2042 and Later.....	0	32,645	0	32,645
32. Total (Lines 1 to 31).....	6,953,416	6,200,790	0	13,154,206

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.....	691,729	2,709,308	3,401,037	2,110,453	2,354,159	4,464,612	7,865,649
2. Realized capital gains/(losses) net of taxes - General Account.....	(276,472)	.0	(276,472)	.812,043	4,344,828	5,156,871	4,880,399
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....	.0	.0	.0	.0	.0	.0	.0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....	62,837	.0	62,837	(483,367)	(234,861)	(718,228)	(655,391)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....	.0	.0	.0	.0	.0	.0	.0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....	.0	.0	.0	.0	.0	.0	.0
7. Basic contribution.....	864,399	827,309	1,691,708	.0	.0	.0	1,691,708
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	1,342,493	3,536,617	4,879,110	2,439,129	6,464,126	8,903,255	13,782,365
9. Maximum reserve.....	3,779,904	4,395,305	8,175,210	3,474,196	4,074,325	7,548,520	15,723,730
10. Reserve objective.....	2,617,553	3,487,184	6,104,737	3,474,196	4,074,325	7,548,520	13,653,258
11. 20% of (Line 10 minus Line 8).....	255,012	(9,887)	245,125	207,013	(477,960)	(270,947)	(25,821)
12. Balance before transfers (Lines 8 + 11).....	1,597,505	3,526,730	5,124,235	2,646,142	5,986,166	8,632,308	13,756,543
13. Transfers.....	.0	.0	.0	828,054	(828,054)	.0	XXX
14. Voluntary contribution.....	.0	.0	.0	.0	.0	.0	.0
15. Adjustment down to maximum/up to zero.....	.0	.0	.0	.0	(1,083,787)	(1,083,787)	(1,083,787)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	1,597,505	3,526,730	5,124,235	3,474,196	4,074,325	7,548,521	12,672,756

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)
LONG-TERM BONDS												
1		Exempt obligations.....	33,430,165	XXX	XXX	33,430,165	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	43,213,933	XXX	XXX	43,213,933	0.0004	17,286	0.0023	99,392	0.0030	129,642
3	2	High quality.....	74,383,631	XXX	XXX	74,383,631	0.0019	141,329	0.0058	431,425	0.0090	669,453
4	3	Medium quality.....	14,416,697	XXX	XXX	14,416,697	0.0093	134,075	0.0230	331,584	0.0340	490,168
5	4	Low quality.....	6,131,062	XXX	XXX	6,131,062	0.0213	130,592	0.0530	324,946	0.0750	459,830
6	5	Lower quality.....	262,739	XXX	XXX	262,739	0.0432	11,350	0.1100	28,901	0.1700	44,666
7	6	In or near default.....	1,494,290	XXX	XXX	1,494,290	0.0000	0	0.2000	298,858	0.2000	298,858
8		Total unrated multi-class securities acquired by conversion.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total bonds (sum of Lines 1 through 8).....	173,332,517	XXX	XXX	173,332,517	XXX	434,632	XXX	1,515,107	XXX	2,092,615
PREFERRED STOCKS												
10	1	Highest quality.....	3,331,022	XXX	XXX	3,331,022	0.0004	1,332	0.0023	7,661	0.0030	9,993
11	2	High quality.....	21,605	XXX	XXX	21,605	0.0019	41	0.0058	125	0.0090	194
12	3	Medium quality.....	7,056,250	XXX	XXX	7,056,250	0.0093	65,623	0.0230	162,294	0.0340	239,913
13	4	Low quality.....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....	8,335,013	XXX	XXX	8,335,013	0.0432	360,073	0.1100	916,851	0.1700	1,416,952
15	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	18,743,890	XXX	XXX	18,743,890	XXX	427,069	XXX	1,086,932	XXX	1,667,052
SHORT-TERM BONDS												
18		Exempt obligations.....	2,813,718	XXX	XXX	2,813,718	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	2,813,718	XXX	XXX	2,813,718	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)
DERIVATIVE INSTRUMENTS												
26		Exchange-traded.....	6,745,528	.XXX	.XXX	6,745,528	0.0004	2,698	0.0023	15,515	0.0030	20,237
27	1	Highest quality.....	0	.XXX	.XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....	0	.XXX	.XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....	0	.XXX	.XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....	0	.XXX	.XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....	0	.XXX	.XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....	0	.XXX	.XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	6,745,528	.XXX	.XXX	6,745,528	.XXX	2,698	.XXX	15,515	.XXX	20,237
34		TOTAL (Lines 9 + 17 + 25 + 33).....	201,635,653	.XXX	.XXX	201,635,653	.XXX	864,399	.XXX	2,617,553	.XXX	3,779,904
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....	0	0	.XXX	0	(a).....0.0221	0	(a).....0.0420	0	(a).....0.0665	0
36		Residential mortgages-insured or guaranteed.....	0	0	.XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....	942,829	0	.XXX	942,829	0.0013	1,226	0.0030	2,828	0.0040	3,771
38		Commercial mortgages-insured or guaranteed.....	0	0	.XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....	20,215,353	0	.XXX	20,215,353	(a).....0.0221	446,759	(a).....0.0420	849,045	(a).....0.0665	1,344,321
40		In good standing with restructured terms.....	8,115,153	0	.XXX	8,115,153	(b).....0.0221	179,345	(b).....0.0420	340,836	(b).....0.0665	539,658
Overdue, not in process:												
41		Farm mortgages.....	0	0	.XXX	0	0.0420	0	0.0760	0	0.1200	0
42		Residential mortgages-insured or guaranteed.....	0	0	.XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....	29,610	0	.XXX	29,610	0.0025	74	0.0058	172	0.0090	266
44		Commercial mortgages-insured or guaranteed.....	0	0	.XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....	3,368,750	0	.XXX	3,368,750	0.0420	141,488	0.0760	256,025	0.1200	404,250
In process of foreclosure:												
46		Farm mortgages.....	0	0	.XXX	0	0.0000	0	0.1700	0	0.1700	0
47		Residential mortgages-insured or guaranteed.....	0	0	.XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....	0	0	.XXX	0	0.0000	0	0.0130	0	0.0130	0
49		Commercial mortgages-insured or guaranteed.....	0	0	.XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....	11,336,812	0	.XXX	11,336,812	0.0000	0	0.1700	1,927,258	0.1700	1,927,258
51		Total Schedule B mortgages (sum of Lines 35 through 50).....	44,008,507	0	.XXX	44,008,507	.XXX	768,891	.XXX	3,376,165	.XXX	4,219,524
52		Schedule DA mortgages.....	2,643,321	0	.XXX	2,643,321	(c).....0.0221	58,417	(c).....0.0420	111,019	(c).....0.0665	175,781
53		Total mortgage loans on real estate (Lines 51 + 52).....	46,651,828	0	.XXX	46,651,828	.XXX	827,309	.XXX	3,487,184	.XXX	4,395,305

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(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	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....	14,151,069	XXX	XXX	14,151,069	0.0000	0	(d).....0.1300	1,839,639	(d).....0.1300	1,839,639
2		Unaffiliated private.....	2,130,800	XXX	XXX	2,130,800	0.0000	0	.....0.1600	340,928	.....0.1600	340,928
3		Federal Home Loan Bank.....	0	XXX	XXX	0	0.0000	0	.....0.0050	0	.....0.0080	0
4		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
Affiliated Investment Subsidiary:												
5		Fixed income exempt obligations.....	0	0	0	0	XXX	0	XXX	0	XXX	0
6		Fixed income highest quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
7		Fixed income high quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
8		Fixed income medium quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
9		Fixed income low quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
10		Fixed income lower quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
11		Fixed income in or near default.....	0	0	0	0	XXX	0	XXX	0	XXX	0
12		Unaffiliated common stock public.....	0	0	0	0	0.0000	0	(d).....0.1300	0	(d).....0.1300	0
13		Unaffiliated common stock private.....	0	0	0	0	0.0000	0	.....0.1600	0	.....0.1600	0
14		Mortgage loans.....	0	0	0	0	(c).....0.0000	0	(c).....0.0000	0	(c).....0.0000	0
15		Real estate.....	0	0	0	0	(e).....0.0000	0	(e).....0.0000	0	(e).....0.0000	0
16		Affiliated - certain other (see SVO Purposes and Procedures manual).....	9,950,989	XXX	XXX	9,950,989	0.0000	0	.....0.1300	1,293,629	.....0.1300	1,293,629
17		Affiliated - all other.....	0	XXX	XXX	0	0.0000	0	.....0.1600	0	.....0.1600	0
18		Total common stock (sum of Lines 1 through 17).....	26,232,858	0	0	26,232,858	XXX	0	XXX	3,474,196	XXX	3,474,196
REAL ESTATE												
19		Home office property (General Account only).....	1,344,851	0	0	1,344,851	0.0000	0	.....0.0750	100,864	.....0.0750	100,864
20		Investment properties.....	8,281,018	0	0	8,281,018	0.0000	0	.....0.0750	621,076	.....0.0750	621,076
21		Properties acquired in satisfaction of debt.....	5,624,757	0	0	5,624,757	0.0000	0	.....0.1100	618,723	.....0.1100	618,723
22		Total real estate (sum of Lines 19 through 21).....	15,250,626	0	0	15,250,626	XXX	0	XXX	1,340,663	XXX	1,340,663
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt obligations.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
24	1	Highest quality.....	0	XXX	XXX	0	0.0004	0	.....0.0023	0	.....0.0030	0
25	2	High quality.....	0	XXX	XXX	0	0.0019	0	.....0.0058	0	.....0.0090	0
26	3	Medium quality.....	0	XXX	XXX	0	0.0093	0	.....0.0230	0	.....0.0340	0
27	4	Low quality.....	0	XXX	XXX	0	0.0213	0	.....0.0530	0	.....0.0750	0
28	5	Lower quality.....	0	XXX	XXX	0	0.0432	0	.....0.1100	0	.....0.1700	0
29	6	In or near default.....	0	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)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
31	1	Highest quality.....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
32	2	High quality.....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
33	3	Medium quality.....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
34	4	Low quality.....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
35	5	Lower quality.....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
36	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
37		Affiliated life with AVR.....	0	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
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
NONE												
In Good Standing:												
39		Farm mortgages.....	0	0	XXX	0	(a).....0.0000	0	(a).....0.0000	0	(a).....0.0000	0
40		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
41		Residential mortgages-all other.....	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
42		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
43		Commercial mortgages-all other.....	0	0	XXX	0	(a).....0.0000	0	(a).....0.0000	0	(a).....0.0000	0
44		In good standing with restructured terms.....	0	0	XXX	0	(b).....0.0000	0	(b).....0.0000	0	(b).....0.0000	0
Overdue, Not in Process:												
45		Farm mortgages.....	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
46		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
47		Residential mortgages-all other.....	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
48		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
49		Commercial mortgages-all other.....	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of foreclosure:												
50		Farm mortgages.....	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
52		Residential mortgages-all other.....	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
53		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
54		Commercial mortgages-all other.....	0	0	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)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
56		Unaffiliated public.....	0	XXX	XXX	0	0.0000	0	(d).....0.0000	0	(d).....0.0000	0
57		Unaffiliated private.....	0	XXX	XXX	0	0.0000	0	.....0.1600	0	.....0.1600	0
58		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
59		Affiliated certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	.....0.1300	0	.....0.1300	0
60		Affiliated other - all other.....	0	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
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
62		Home office property (general account only).....	0	0	0	0	0.0000	0	.....0.0750	0	.....0.0750	0
63		Investment properties.....	26,847,450	0	0	26,847,450	0.0000	0	.....2,013,559	0	.....2,013,559	0
64		Properties acquired in satisfaction of debt.....	0	0	0	0	0.0000	0	.....0.1100	0	.....0.1100	0
65		Total with real estate characteristics (Lines 62 through 64).....	26,847,450	0	0	26,847,450	XXX	0	XXX	0	XXX	0
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66		Guaranteed federal low income housing tax credit.....	0	0	0	0	0.0003	0	.....0.0006	0	.....0.0010	0
67		Non-guaranteed federal low income housing tax credit.....	0	0	0	0	0.0063	0	.....0.0120	0	.....0.0190	0
68		State low income housing tax credit.....	0	0	0	0	0.0273	0	.....0.0600	0	.....0.0975	0
69		All other low income housing tax credit.....	0	0	0	0	0.0273	0	.....0.0600	0	.....0.0975	0
70		Total LIHTC.....	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
71		Other invested assets - Schedule BA.....	5,539,251	XXX	0	5,539,251	0.0000	0	.....0.1300	720,103	.....0.1300	720,103
72		Other short-term invested assets - Schedule DA.....	0	XXX	0	0	0.0000	0	.....0.1300	0	.....0.1300	0
73		Total all other (sum of Lines 71 + 72).....	5,539,251	XXX	0	5,539,251	XXX	0	XXX	720,103	XXX	720,103
74		Total other invested assets - Schedule BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73).....	32,386,701	0	0	32,386,701	XXX	0	XXX	2,733,661	XXX	2,733,661

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- (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		Group Accident and Health		Credit Accident and Health (Group and Individual)		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 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written.....	17,469	XXX	0	XXX	1,038	XXX	0	XXX	0	XXX	16,431	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned.....	17,756	XXX	0	XXX	1,083	XXX	0	XXX	0	XXX	16,673	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims.....	76,692	431.9	8,572	0.0	4,647	429.1	0	0.0	0	0.0	63,473	380.7	0	0.0	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	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	76,692	431.9	8,572	0.0	4,647	429.1	0	0.0	0	0.0	63,473	380.7	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves.....	(28,749)	(161.9)	0	0.0	0	0.0	0	0.0	0	0.0	(28,749)	(172.4)	0	0.0	0	0.0	0	0.0
7. Commissions (a).....	(980)	(5.5)	0	0.0	192	17.7	0	0.0	0	0.0	(1,172)	(7.0)	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses.....	98,009	552.0	0	0.0	3,543	327.1	0	0.0	0	0.0	94,466	566.6	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees.....	4,337	24.4	0	0.0	157	14.5	0	0.0	0	0.0	4,180	25.1	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred.....	101,366	570.9	0	0.0	3,892	359.4	0	0.0	0	0.0	97,474	584.6	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	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds.....	(131,553)	(740.9)	(8,572)	0.0	(7,456)	(688.5)	0	0.0	0	0.0	(115,525)	(692.9)	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	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds.....	(131,553)	(740.9)	(8,572)	0.0	(7,456)	(688.5)	0	0.0	0	0.0	(115,525)	(692.9)	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	0.0	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	0.0	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	0.0	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	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	0	0.0	0	0.0

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	3,687	.0	716	.0	.0	2,971	.0	.0	.0
2. Advance premiums.....	318	.0	.0	.0	.0	318	.0	.0	.0
3. Reserve for rate credits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Total premium reserves, current year.....	4,005	.0	716	.0	.0	3,289	.0	.0	.0
5. Total premium reserves, prior year.....	4,292	.0	761	.0	.0	3,531	.0	.0	.0
6. Increase in total premium reserves.....	(287)	.0	(45)	.0	.0	(242)	.0	.0	.0
B. Contract Reserves:									
1. Additional reserves (a).....	149,197	.0	.0	.0	.0	149,197	.0	.0	.0
2. Reserve for future contingent benefits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. Total contract reserves, current year.....	149,197	.0	.0	.0	.0	149,197	.0	.0	.0
4. Total contract reserves, prior year.....	177,946	.0	.0	.0	.0	177,946	.0	.0	.0
5. Increase in contract reserves.....	(28,749)	.0	.0	.0	.0	(28,749)	.0	.0	.0
C. Claim Reserves and Liabilities:									
1. Total current year.....	198,814	87,950	.0	.0	.0	110,864	.0	.0	.0
2. Total prior year.....	209,393	95,578	.0	.0	.0	113,815	.0	.0	.0
3. Increase.....	(10,579)	(7,628)	.0	.0	.0	(2,951)	.0	.0	.0

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

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1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	36,170	16,200	.0	.0	.0	19,970	.0	.0	.0
1.2 On claims incurred during current year.....	51,101	.0	4,647	.0	.0	46,454	.0	.0	.0
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year.....	160,815	87,950	.0	.0	.0	72,865	.0	.0	.0
2.2 On claims incurred during current year.....	37,999	.0	.0	.0	.0	37,999	.0	.0	.0
3. Test:									
3.1 Lines 1.1 and 2.1.....	196,985	104,150	.0	.0	.0	92,835	.0	.0	.0
3.2 Claim reserves and liabilities, December 31, prior year.....	209,393	95,578	.0	.0	.0	113,815	.0	.0	.0
3.3 Line 3.1 minus Line 3.2.....	(12,408)	8,572	.0	.0	.0	(20,980)	.0	.0	.0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	1,038	.0	1,038	.0	.0	.0	.0	.0	.0
2. Premiums earned.....	1,038	.0	1,038	.0	.0	.0	.0	.0	.0
3. Incurred claims.....	4,647	.0	4,647	.0	.0	.0	.0	.0	.0
4. Commissions.....	192	.0	192	.0	.0	.0	.0	.0	.0
B. Reinsurance Ceded:									
1. Premiums written.....	11,413	.0	.0	.0	.0	11,413	.0	.0	.0
2. Premiums earned.....	11,413	.0	.0	.0	.0	11,413	.0	.0	.0
3. Incurred claims.....	59,351	48,572	.0	.0	.0	10,779	.0	.0	.0
4. Commissions.....	1,214	.0	.0	.0	.0	1,214	.0	.0	.0

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

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	48,554	0	82,842	131,396
2. Beginning claim reserves and liabilities.....	0	0	816,813	816,813
3. Ending claim reserves and liabilities.....	0	0	760,577	760,577
4. Claims paid.....	48,554	0	139,078	187,632
B. Assumed Reinsurance:				
5. Incurred claims.....	0	0	4,647	4,647
6. Beginning claim reserves and liabilities.....	0	0	0	0
7. Ending claim reserves and liabilities.....	0	0	0	0
8. Claims paid.....	0	0	4,647	4,647
C. Ceded Reinsurance:				
9. Incurred claims.....	(2,705)	0	62,056	59,351
10. Beginning claim reserves and liabilities.....	8,000	0	620,414	628,414
11. Ending claim reserves and liabilities.....	5,295	0	577,063	582,358
12. Claims paid.....	0	0	105,407	105,407
D. Net:				
13. Incurred claims.....	51,259	0	25,433	76,692
14. Beginning claim reserves and liabilities.....	(8,000)	0	196,399	188,399
15. Ending claim reserves and liabilities.....	(5,295)	0	183,514	178,219
16. Claims paid.....	48,554	0	38,318	86,872
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	51,259	0	25,433	76,692
18. Beginning reserves and liabilities.....	(8,000)	0	196,399	188,399
19. Ending reserves and liabilities.....	(5,295)	0	183,514	178,219
20. Paid claims and cost containment expenses.....	48,554	0	38,318	86,872

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
General Account - Non-Affiliates - U.S. Non-Affiliates											
57509.....	36-1260620....	09/30/1998	INDEPENDENT ORDER OF VIKINGS.....	IL.....	CO/l.....	1,579,147	357,845	23,236	6,440	0	0
64904.....	61-0574893....	06/07/2000	INVESTORS HERITAGE LIFE INSURANCE CO.....	KY.....	CO/l.....	681,802	8,655	10,415	130	0	0
0499999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....					2,260,949	366,500	33,651	6,570	0	0
0699999.	Total - General Account - Non-Affiliates.....					2,260,949	366,500	33,651	6,570	0	0
0799999.	Total - General Account.....					2,260,949	366,500	33,651	6,570	0	0
1599999.	Total U.S.....					2,260,949	366,500	33,651	6,570	0	0
1799999.	Total.....					2,260,949	366,500	33,651	6,570	0	0

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
Non-Affiliates - U.S. Non-Affiliates											
64904.....	61-0574893....	06/07/2000	INVESTORS HERITAGE LIFE INSURANCE CO.....	KY.....	CO/l.....	.....1,038	.....0	.....716	.....0	.....0	.....0
0499999.	Total - Non-Affiliates - U.S. Non-Affiliates.....					.....1,038	.....0	.....716	.....0	.....0	.....0
0699999.	Total - Non-Affiliates.....					.....1,038	.....0	.....716	.....0	.....0	.....0
0799999.	Total - U.S.....					.....1,038	.....0	.....716	.....0	.....0	.....0
0999999.	Total.....					.....1,038	.....0	.....716	.....0	.....0	.....0

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses 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 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
86258.....	13-2572994....	05/01/1975	GENERAL RE LIFE CORP.....	CT.....	.....0	.....0
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	.....17,009	.....5,796
66346.....	58-0828824....	11/01/1968	MUNICH AMERICAN REASSURANCE COMPANY.....	GA.....	.....0	.....0
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	.....899,331	.....0
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....	.....0	.....194,065
68446.....	75-1222043....	01/10/1991	SCOR LIFE INSURANCE COMPANY.....	TX.....	.....0	.....3,428
82627.....	06-0839705....	11/15/1976	SWISS RE LIFE & HEALTH AMERICA, INC.....	CT.....	.....19,906	.....0
86231.....	39-0989781....	10/01/1988	TRANSAMERICA LIFE INSURANCE CO.....	IA.....	.....30,069	.....0
0499999	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				966,315	203,289
0699999	Total - Life and Annuity Non-Affiliates.....				966,315	203,289
0799999	Total - Life and Annuity.....				966,315	203,289
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
19194.....	48-0214040....	11/01/1969	FARMERS ALLIANCE MUTUAL INSURANCE CO.....	KS.....	.....0	.....29,637
65676.....	35-0472300....	09/01/1969	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	.....5,295	.....0
62235.....	01-0278678....	09/19/1989	UNUM LIFE INSURANCE COMPANY OF AMERICA.....	ME.....	.....15,300	.....0
1199999	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				20,595	29,637
1399999	Total - Accident and Health Non-Affiliates.....				20,595	29,637
1499999	Total - Accident and Health.....				20,595	29,637
1599999	Total U.S.....				986,910	232,926
1799999	Total.....				986,910	232,926

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		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
86258.....	13-2572994....	05/01/1975	GENERAL RE LIFE CORP	CT.....	YRT/I.....	680,025	13,991	12,851	25,745	0	0	0	0
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	CO/I.....	3,666,277	819,377	841,927	58,152	0	0	0	0
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	DIS/I.....	0	8,332	8,429	0	0	0	0	0
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	YRT/I.....	314,423	1,409	16,863	967	0	0	0	0
85472.....	13-2740556....	01/02/1981	NATIONAL SECURITY LIFE & ANN CO.....	NY.....	YRT/I.....	196,461	3,150	3,150	8,405	0	0	0	0
66346.....	58-0828824....	06/01/1980	MUNICH AMERICAN REASSURANCE CO.....	GA.....	CO/I.....	72,177	6,699	7,590	2,578	0	0	0	0
66346.....	58-0828824....	11/01/1968	MUNICH AMERICAN REASSURANCE CO.....	GA.....	YRT/I.....	231,407	2,967	2,714	2,682	0	0	0	0
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	CO/I.....	6,263,440	519,768	496,573	74,518	0	0	0	0
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	ADB/I.....	0	0	0	23,743	0	0	0	0
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	YRT/I.....	118,739,101	759,244	1,172,343	1,334,969	0	0	0	0
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....	CO/I.....	34,932,032	16,650,616	17,037,189	(1,405)	0	0	0	0
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....	ACO/I.....	0	325,263	327,326	0	0	0	0	0
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....	OTH/I.....	0	3,272,594	3,288,627	0	0	0	0	0
68446.....	75-1222043....	01/10/1991	SCOR LIFE INSURANCE COMPANY.....	TX.....	CO/I.....	56,983,326	6,647,340	6,682,349	388,956	0	0	0	0
68446.....	75-1222043....	01/10/1991	SCOR LIFE INSURANCE COMPANY.....	TX.....	YRT/I.....	355,927	1,777	318	1,262	0	0	0	0
82627.....	06-0839705....	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	CO/I.....	39,425,020	2,822,026	2,763,145	263,894	0	0	0	0
82627.....	06-0839705....	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	YRT/I.....	55,091,347	248,758	578,659	663,674	0	0	0	0
86231.....	39-0989781....	10/01/1988	TRANSAMERICA LIFE INSURANCE CO.....	IA.....	CO/I.....	1,178,485	22,556	21,617	26,895	0	0	0	0
86231.....	39-0989781....	10/01/1988	TRANSAMERICA LIFE INSURANCE CO.....	IA.....	YRT/I.....	8,897,644	95,552	97,985	122,564	0	0	0	0
0499999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					327,027,092	32,221,419	33,359,655	2,997,599	0	0	0	0
General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates													
80659.....	38-0397420....	09/01/1993	CANADA LIFE ASSURANCE COMPANY.....	CAN.....	CO/I.....	7,433,127	0	34,192,649	135,764	0	129,969	0	0
0599999.	Total - General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates.....					7,433,127	0	34,192,649	135,764	0	129,969	0	0
0699999.	Total - General Account - Authorized - Non-Affiliates.....					334,460,219	32,221,419	67,552,304	3,133,363	0	129,969	0	0
0799999.	Total - General Account - Authorized.....					334,460,219	32,221,419	67,552,304	3,133,363	0	129,969	0	0
2299999.	Total - General Account - Authorized, Unauthorized and Certified.....					334,460,219	32,221,419	67,552,304	3,133,363	0	129,969	0	0
4599999.	Total U.S.....					327,027,092	32,221,419	33,359,655	2,997,599	0	0	0	0
4699999.	Total Non-U.S.....					7,433,127	0	34,192,649	135,764	0	129,969	0	0
4799999.	Total.....					334,460,219	32,221,419	67,552,304	3,133,363	0	129,969	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		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates												
19194....	48-0214040....	11/01/1969	FARMERS ALLIANCE MUTUAL INSURANCE CO.....	KS.....	CO/I.....	.....1,346	.....0	.....1,232	.....0	.....0	.....0	.....0
65676....	35-0472300....	09/01/1969	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	CO/I.....	.....875	.....50	.....66,987	.....0	.....0	.....0	.....0
70211....	23-6200031....	07/01/1985	REASSURE AMERICA LIFE INSURANCE CO.....	IN.....	CO/I.....	.....545	.....0	.....795	.....0	.....0	.....0	.....0
62235....	01-0278678....	09/19/1989	UNUM LIFE INSURANCE CO OF AMERICA.....	ME.....	CO/I.....	.....0	.....0	.....467,215	.....0	.....0	.....0	.....0
70408....	81-0170040....	11/15/1976	UNION SECURITY INSURANCE CO.....	KS.....	CO/I.....	.....8,647	.....0	.....13,009	.....0	.....0	.....0	.....0
0499999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					.....11,413	.....50	.....549,238	.....0	.....0	.....0	.....0
0699999.	Total - General Account - Authorized - Non-Affiliates.....					.....11,413	.....50	.....549,238	.....0	.....0	.....0	.....0
0799999.	Total - General Account - Authorized.....					.....11,413	.....50	.....549,238	.....0	.....0	.....0	.....0
2299999.	Total - General Account - Authorized, Unauthorized and Certified.....					.....11,413	.....50	.....549,238	.....0	.....0	.....0	.....0
4599999.	Total - U.S.....					.....11,413	.....50	.....549,238	.....0	.....0	.....0	.....0
4799999.	Total.....					.....11,413	.....50	.....549,238	.....0	.....0	.....0	.....0

Sch. S-Pt. 4
NONE

Sch. S-Pt. 5
NONE

Sch. S-Pt. 5
NONE

SCHEDULE S - PART 6Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2012	2 2011	3 2010	4 2009	5 2008
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	3,145	3,767	4,277	3,968	5,051
2. Commissions and reinsurance expense allowances.....	33,791	1,059	948	180	1,744
3. Contract claims.....	5,137	4,673	6,907	5,072	5,009
4. Surrender benefits and withdrawals for life contracts.....	1,170	1,354	1,649	1,702	1,585
5. Dividends to policyholders.....	63	140	146	139	166
6. Reserve adjustments on reinsurance ceded.....	0	0	0	0	0
7. Increase in aggregate reserves for life and accident and health contracts.....	(35,363)	1,151	1,382	1,325	1,581
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	161	437	443	1,293	1,348
9. Aggregate reserves for life and accident and health contracts.....	32,771	68,150	70,088	72,049	70,704
10. Liability for deposit-type contracts.....	3,273	3,337	3,317	3,310	3,336
11. Contract claims unpaid.....	233	343	984	782	868
12. Amounts recoverable on reinsurance.....	987	50	147	1,040	1,058
13. Experience rating refunds due or unpaid.....	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10).....	0	0	0	0	0
15. Commissions and reinsurance expense allowances due.....	0	0	0	0	0
16. Unauthorized reinsurance offset.....	0	0	0	0	0
17. Offset for reinsurance with certified reinsurers.....	0	XXX	XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....	0	0	0	0	0
19. Letters of credit (L).....	0	0	0	0	0
20. Trust agreements (T).....	0	0	0	0	0
21. Other (O).....	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....	0	XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....	0	XXX	XXX	XXX	XXX
24. Letters of credit (L).....	0	XXX	XXX	XXX	XXX
25. Trust agreements (T).....	0	XXX	XXX	XXX	XXX
26. Other (O).....	0	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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	353,531,224	0	353,531,224
2. Reinsurance (Line 16).....	1,212,516	0	1,212,516
3. Premiums and considerations (Line 15).....	965,502	161,299	1,126,801
4. Net credit for ceded reinsurance.....	XXX	32,842,335	32,842,335
5. All other admitted assets (balance).....	4,868,655	0	4,868,655
6. Total assets excluding Separate Accounts (Line 26).....	360,577,897	33,003,634	393,581,531
7. Separate Account Assets (Line 27).....	0	0	0
8. Total assets (Line 28).....	360,577,897	33,003,634	393,581,531
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	275,328,623	29,498,114	304,826,737
10. Liability for deposit-type contracts (Line 3).....	11,214,601	3,272,594	14,487,195
11. Claim reserves (Line 4).....	3,138,841	232,926	3,371,767
12. Policyholder dividends/reserves (Lines 5 through 7).....	539,688	0	539,688
13. Premium & annuity considerations received in advance (Line 8).....	63,266	0	63,266
14. Other contract liabilities (Line 9).....	12,228,739	0	12,228,739
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....	0	0	0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....	0	0	0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....	0	0	0
19. All other liabilities (balance).....	25,821,048	0	25,821,048
20. Total liabilities excluding Separate Accounts (Line 26).....	328,334,807	33,003,634	361,338,441
21. Separate Account liabilities (Line 27).....	0	0	0
22. Total liabilities (Line 28).....	328,334,807	33,003,634	361,338,441
23. Capital & surplus (Line 38).....	32,243,089	XXX	32,243,089
24. Total liabilities, capital & surplus (Line 39).....	360,577,896	33,003,634	393,581,530
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	29,498,114		
26. Claim reserves.....	232,926		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	3,272,594		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	33,003,634		
34. Premiums and considerations.....	161,299		
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.....	161,299		
41. Total net credit for ceded reinsurance.....	32,842,335		

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

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	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	
1. Alabama.....AL	64,155	3,611	0	0	0	67,766
2. Alaska.....AK	932	80	0	0	0	1,012
3. Arizona.....AZ	30,865	1,648	0	0	0	32,513
4. Arkansas.....AR	151,253	400	0	0	0	151,653
5. California.....CA	125,838	1,912	0	0	0	127,750
6. Colorado.....CO	74,779	2,696	0	0	0	77,475
7. Connecticut.....CT	2,981	0	0	0	0	2,981
8. Delaware.....DE	3,068	0	0	0	0	3,068
9. District of Columbia.....DC	4,606	0	0	0	0	4,606
10. Florida.....FL	369,125	4,929	0	0	0	374,054
11. Georgia.....GA	167,379	1,176	0	0	0	168,555
12. Hawaii.....HI	1,978	80	0	0	0	2,058
13. Idaho.....ID	3,981	0	0	0	0	3,981
14. Illinois.....IL	1,524,967	79,839	0	0	0	1,604,806
15. Indiana.....IN	293,337	27,353	0	0	0	320,690
16. Iowa.....IA	234,995	48,778	0	0	0	283,773
17. Kansas.....KS	504,519	3,097	0	0	0	507,616
18. Kentucky.....KY	56,194	1,088	0	0	0	57,282
19. Louisiana.....LA	382,174	1,831	0	0	0	384,005
20. Maine.....ME	16,917	0	0	0	0	16,917
21. Maryland.....MD	13,640	1,470	0	0	0	15,110
22. Massachusetts.....MA	5,543	160	0	0	0	5,703
23. Michigan.....MI	236,182	3,811	0	0	0	239,993
24. Minnesota.....MN	13,366	340	0	0	0	13,706
25. Mississippi.....MS	296,990	1,298	0	0	0	298,288
26. Missouri.....MO	349,065	15,986	0	0	0	365,051
27. Montana.....MT	39,146	1,250	0	0	0	40,396
28. Nebraska.....NE	85,890	1,813	0	0	0	87,703
29. Nevada.....NV	9,240	0	0	0	0	9,240
30. New Hampshire.....NH	810	0	0	0	0	810
31. New Jersey.....NJ	10,749	817	0	0	0	11,566
32. New Mexico.....NM	36,850	1,717	0	0	0	38,567
33. New York.....NY	13,923	520	0	0	0	14,443
34. North Carolina.....NC	181,571	4,801	0	0	0	186,372
35. North Dakota.....ND	2,900	0	0	0	0	2,900
36. Ohio.....OH	3,049,795	16,555	0	0	0	3,066,350
37. Oklahoma.....OK	276,471	5,782	0	0	0	282,253
38. Oregon.....OR	27,011	0	0	0	0	27,011
39. Pennsylvania.....PA	238,510	61,601	0	0	0	300,111
40. Rhode Island.....RI	590	0	0	0	0	590
41. South Carolina.....SC	186,503	524	0	0	0	187,027
42. South Dakota.....SD	3,936	60	0	0	0	3,996
43. Tennessee.....TN	277,029	1,024	0	0	0	278,053
44. Texas.....TX	1,146,823	18,785	0	0	0	1,165,608
45. Utah.....UT	7,640	350	0	0	0	7,990
46. Vermont.....VT	530	3,425	0	0	0	3,955
47. Virginia.....VA	192,442	4,912	0	0	0	197,354
48. Washington.....WA	16,363	326	0	0	0	16,689
49. West Virginia.....WV	720,545	5,433	0	0	0	725,978
50. Wisconsin.....WI	30,079	3,303	0	0	0	33,382
51. Wyoming.....WY	142,951	180	0	0	0	143,131
52. American Samoa.....AS	0	0	0	0	0	0
53. Guam.....GU	0	0	0	0	0	0
54. Puerto Rico.....PR	0	0	0	0	0	0
55. US Virgin Islands.....VI	0	0	0	0	0	0
56. Northern Mariana Islands.....MP	0	0	0	0	0	0
57. Canada.....CAN	0	0	0	0	0	0
58. Aggregate Other Alien.....OT	0	0	0	0	0	0
59. Totals.....	11,627,126	334,761	0	0	0	11,961,887

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 Federal ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
Members														
0.....		0.....	61-1129777	0.....	0.....		First Southern Bancorp, Inc.....	KY.....	UIP.....	Jesse T. Correll.....	Ownership.....	....64.000	Jesse T. Correll.....	0.....
0.....		0.....	61-1233349	0.....	0.....		First Southern Funding, LLC.....	KY.....	NIA.....	Jesse T. Correll.....	Ownership.....	....77.000	Jesse T. Correll.....	0.....
0.....		0.....	61-1396135	0.....	0.....		First Southern Holdings, LLC.....	KY.....	UIP.....	First Southern Bancorp, Inc.....	Ownership.....	....99.000	Jesse T. Correll.....	0.....
0.....		0.....	61-0290000	702612	0.....		First Southern National Bank.....	KY.....	NIA.....	First Southern Bancorp, Inc.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	20-2907892	0.....	0000832480	Over the counter	UTG, Inc.....	DE.....	DS.....	First Southern Holdings, LLC.....	Ownership.....	....39.000	Jesse T. Correll.....	0.....
0.....		70130.....	31-0727974	0.....	0.....		Universal Guaranty Life Insurance Co.....	OH.....	UDP.....	UTG, Inc.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	76-0293391	0.....	0.....		Imperial Plan, Inc.....	TX.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	45-2035659	0.....	0.....		Collier Beach, LLC.....	SC.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	26-1700910	0.....	0.....		Cumberland Woodlands, LLC.....	KY.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	61-1697704	0.....	0.....		Red River Gorge Properties, LLC.....	KY.....	DS.....	Cumberland Woodlands, LLC.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	20-3705703	0.....	0.....		Stanford Wilderness Road, LLC.....	KY.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	46-0566535	0.....	0.....		Dearborn County, Indiana, LLC.....	IN.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	20-5638300	0.....	0.....		HPG Acquisitions, LLC.....	TX.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....74.120	Jesse T. Correll.....	0.....
0.....		0.....	20-5935357	0.....	0.....		RLF Lexington Properties, LLC.....	CO.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....50.000	Jesse T. Correll.....	0.....
0.....		0.....	46-1245292	0.....	0.....		Northwest Florida of Okaloosa Holding, LLC.....	FL.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....67.740	Jesse T. Correll.....	0.....
0.....		0.....	20-4148401	0.....	0.....		Sand Lake, LLC.....	FL.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	45-3274236	0.....	0.....		UG Acquisitions, LLC.....	DE.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	45-4146206	0.....	0.....		UTG Avalon, LLC.....	FL.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....100.000	Jesse T. Correll.....	0.....
0.....		0.....	45-5506139	0.....	0.....		VMA Mobile, LLC.....	DE.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....50.000	Jesse T. Correll.....	0.....
0.....		0.....	46-1235872	0.....	0.....		Wingate of St Johns Holding, LLC.....	FL.....	DS.....	Universal Guaranty Life Insurance Co.....	Ownership.....	....52.430	Jesse T. Correll.....	0.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
00000.....	45-2035659.....	Collier Beach, LLC.....	.0	522,044	.0	.0	.0	.0		.0	522,044	.0
00000.....	26-1700910.....	Cumberland Woodlands, LLC.....	.0	4,590,000	.0	.0	.0	.0		.0	4,590,000	.0
00000.....	46-0566535.....	Dearborn County, Indiana, LLC.....	.0	363,444	.0	.0	.0	.0		.0	363,444	.0
00000.....	61-0290000.....	First Southern National Bank.....	.0	.0	.0	.0	177,455	.0		.0	177,455	.0
00000.....	20-4148401.....	Sand Lake, LLC.....	.0	15,735	.0	.0	.0	.0		.0	15,735	.0
00000.....	20-3705703.....	Stanford Wilderness Road, LLC.....	.0	210,000	.0	.0	.0	.0		.0	210,000	.0
00000.....	45-3274236.....	UG Acquisitions, LLC.....	.0	837,122	.0	.0	.0	.0		.0	837,122	.0
00000.....	25-1093227.....	UTG, Inc.....	3,316,722	.0	.0	.0	8,843,596	.0		.0	12,160,318	.0
00000.....	45-4146206.....	UTG Avalon, LLC.....	.0	2,278,632	.0	.0	.0	.0		.0	2,278,632	.0
70130.....	31-0727974.....	Universal Guaranty Life Insurance Company.....	(3,316,722)	(8,816,977)	.0	.0	(9,021,051)	.0		.0	(21,154,750)	.0
9999999.....	Control Totals.....		.0	.0	.0	.0	.0	.0	XXX	.0	.0	.0

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

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

APRIL FILING

5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES

JUNE FILING

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

AUGUST FILING

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

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	<u>SEE EXPLANATION</u>
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	<u>SEE EXPLANATION</u>
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	<u>SEE EXPLANATION</u>
15. 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?	YES
16. Will the actuarial opinion 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?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	<u>SEE EXPLANATION</u>
18. 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?	<u>SEE EXPLANATION</u>
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	<u>SEE EXPLANATION</u>
20. 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?	<u>SEE EXPLANATION</u>
21. 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?	<u>SEE EXPLANATION</u>
22. 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?	<u>SEE EXPLANATION</u>
23. 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?	<u>SEE EXPLANATION</u>
24. 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?	<u>SEE EXPLANATION</u>
25. 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?	<u>SEE EXPLANATION</u>
26. 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?	<u>SEE EXPLANATION</u>
27. 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?	<u>SEE EXPLANATION</u>
28. 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?	<u>SEE EXPLANATION</u>
29. 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?	<u>SEE EXPLANATION</u>
30. 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?	<u>SEE EXPLANATION</u>
31. 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?	<u>SEE EXPLANATION</u>
32. 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?	<u>SEE EXPLANATION</u>
33. 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?	<u>SEE EXPLANATION</u>
34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	<u>SEE EXPLANATION</u>
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	<u>SEE EXPLANATION</u>
37. 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?	<u>SEE EXPLANATION</u>
38. 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?	<u>SEE EXPLANATION</u>
39. 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?	<u>SEE EXPLANATION</u>

APRIL FILING

40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	<u>SEE EXPLANATION</u>
41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	<u>SEE EXPLANATION</u>
43. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
44. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	<u>SEE EXPLANATION</u>
47. 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?	<u>SEE EXPLANATION</u>

AUGUST FILING

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

EXPLANATIONS:

BAR CODE:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12. This line of business is not written by the company.
- 13. This line of business is not written by the company.
- 14. This line of business is not written by the company.
- 15.
- 16.
- 17. This line of business is not written by the company.
- 18. This line of business is not written by the company.
- 19. This line of business is not written by the company.
- 20. This line of business is not written by the company.
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- 23. This line of business is not written by the company.
- 24. This line of business is not written by the company.
- 25. This line of business is not written by the company.
- 26. This line of business is not written by the company.



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.

27. This line of business is not written by the company.



28. This line of business is not written by the company.



29. This line of business is not written by the company.



30. This line of business is not written by the company.



31. This line of business is not written by the company.



32. This line of business is not written by the company.



33. We are not using 2001 Preferred Class Tables.



34. This line of business is not written by the company.



35.

36. This line of business is not written by the company.



37. Company is not seeking relief approval.



38. Company is not seeking relief approval.



39. Company is not seeking relief approval.



40. This line of business is not written by the company.



41.

42. This line of business is not written by the company.



43.

44.

45.

46. This line of business is not written by the company.



47. This line of business is not written by the company.



48.

**Overflow Page
NONE**

**Overflow Page
NONE**



SCHEDULE O SUPPLEMENT
 For the Year ended December 31, 2012
 (To Be Filed March)

Of The.....Universal Guaranty Life Insurance Company
 Address (City, State, Zip Code).....Columbus, OH 43215-4260
 NAIC Group Code.....0

NAIC Company Code.....70130

Employer's ID Number.....31-0727974

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
 (\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2008	2 2009	3 2010	4 2011	5 2012 (a)
1. Prior.....	.....16	.....16	.....16	.....16	.....16
2. 2008.....	.....0	.....0	.....0	.....0	.....0
3. 2009.....	XXX	.....0	.....0	.....0	.....0
4. 2010.....	XXX	XXX	.....0	.....0	.....0
5. 2011.....	XXX	XXX	XXX	.....0	.....0
6. 2012.....	XXX	XXX	XXX	XXX	.....0

Section B - Other Accident and Health

1. Prior.....	.....22	.....10	.....12	.....18	.....18
2. 2008.....	.....66	.....6	.....0	.....0	.....0
3. 2009.....	XXX	.....45	.....5	.....0	.....0
4. 2010.....	XXX	XXX	.....16	.....1	.....0
5. 2011.....	XXX	XXX	XXX	.....22	.....2
6. 2012.....	XXX	XXX	XXX	XXX	.....46

Section C - Credit Accident and Health

1. Prior.....	.....0	.....0	.....0	.....0	.....0
2. 2008.....	.....3	.....0	.....0	.....0	.....0
3. 2009.....	XXX	.....2	.....0	.....0	.....0
4. 2010.....	XXX	XXX	.....0	.....0	.....0
5. 2011.....	XXX	XXX	XXX	.....0	.....0
6. 2012.....	XXX	XXX	XXX	XXX	.....5

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

**SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 2**

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. Prior.....	0	0	0	0	0
2. 2008.....	0	0	0	0	0
3. 2009.....	XXX	0	0	0	0
4. 2010.....	XXX	XXX	0	0	0
5. 2011.....	XXX	XXX	XXX	0	0
6. 2012.....	XXX	XXX	XXX	XXX	0

Section B - Other Accident and Health

1. Prior.....	0	0	0	0	0
2. 2008.....	0	0	0	0	0
3. 2009.....	XXX	0	0	0	0
4. 2010.....	XXX	XXX	0	0	0
5. 2011.....	XXX	XXX	XXX	0	0
6. 2012.....	XXX	XXX	XXX	XXX	0

Section C - Credit Accident and Health

1. Prior.....	0	0	0	0	0
2. 2008.....	0	0	0	0	0
3. 2009.....	XXX	0	0	0	0
4. 2010.....	XXX	XXX	0	0	0
5. 2011.....	XXX	XXX	XXX	0	0
6. 2012.....	XXX	XXX	XXX	XXX	0

**SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 3**

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008.....	0	125	119	XXX	XXX
2. 2009.....	XXX	0	0	112	XXX
3. 2010.....	XXX	XXX	0	0	112
4. 2011.....	XXX	XXX	XXX	0	0
5. 2012.....	XXX	XXX	XXX	XXX	0

Section B - Other Accident and Health

1. 2008.....	67	150	91	XXX	XXX
2. 2009.....	XXX	67	6	94	XXX
3. 2010.....	XXX	XXX	83	1	91
4. 2011.....	XXX	XXX	XXX	60	2
5. 2012.....	XXX	XXX	XXX	XXX	84

Section C - Credit Accident and Health

1. 2008.....	7	0	0	XXX	XXX
2. 2009.....	XXX	2	0	0	XXX
3. 2010.....	XXX	XXX	0	0	0
4. 2011.....	XXX	XXX	XXX	0	0
5. 2012.....	XXX	XXX	XXX	XXX	5

**SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4**

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008.....	0	0	0	0	0
2. 2009.....	XXX	0	0	0	0
3. 2010.....	XXX	XXX	0	0	0
4. 2011.....	XXX	XXX	XXX	0	0
5. 2012.....	XXX	XXX	XXX	XXX	0

Section B - Other Accident and Health

1. 2008.....	0	0	0	0	0
2. 2009.....	XXX	0	0	0	0
3. 2010.....	XXX	XXX	0	0	0
4. 2011.....	XXX	XXX	XXX	0	0
5. 2012.....	XXX	XXX	XXX	XXX	0

Section C - Credit Accident and Health

1. 2008.....	0	0	0	0	0
2. 2009.....	XXX	0	0	0	0
3. 2010.....	XXX	XXX	0	0	0
4. 2011.....	XXX	XXX	XXX	0	0
5. 2012.....	XXX	XXX	XXX	XXX	0

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial life.....	Other.....	260
2. Ordinary life.....	Other.....	2,559
3. Individual annuity.....	Other.....	168
4. Supplementary contracts.....		0
5. Credit life.....	Other.....	0
6. Group life.....	Other.....	90
7. Group annuities.....		0
8. Group accident and health.....	Standard Valuation.....	88
9. Credit accident and health.....		0
10. Other accident and health.....	Standard Valuation.....	111
11. Total.....		3,276

**Sch. O-Pt. 1-Sn. D
NONE**

**Sch. O-Pt. 1-Sn. E
NONE**

**Sch. O-Pt. 1-Sn. F
NONE**

**Sch. O-Pt. 1-Sn. G
NONE**

**Sch. O-Pt. 2-Sn. D
NONE**

**Sch. O-Pt. 2-Sn. E
NONE**

**Sch. O-Pt. 2-Sn. F
NONE**

**Sch. O-Pt. 2-Sn. G
NONE**

**Sch. O-Pt. 3-Sn. D
NONE**

**Sch. O-Pt. 3-Sn. E
NONE**

**Sch. O-Pt. 3-Sn. F
NONE**

**Sch. O-Pt. 3-Sn. G
NONE**

**Sch. O-Pt. 4-Sn. D
NONE**

**Sch. O-Pt. 4-Sn. E
NONE**

**Sch. O-Pt. 4-Sn. F
NONE**

**Sch. O-Pt. 4-Sn. G
NONE**

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