



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2013
OF THE CONDITION AND AFFAIRS OF THE

Medical Benefits Mutual Life Insurance Co.

NAIC Group Code	0000	NAIC Company Code	74322	Employer's ID Number	31-4210910
	(Current)		(Prior)		
Organized under the Laws of	OHIO			State of Domicile or Port of Entry	OH
Country of Domicile	United States of America				
Incorporated/Organized	05/06/1938		Commenced Business	04/04/1938	
Statutory Home Office	1975 Tamarack Road		Newark , OH, US 43055		
	(Street and Number)		(City or Town, State, Country and Zip Code)		
Main Administrative Office	1975 Tamarack Road				
	(Street and Number)				
	Newark , OH, US 43055		740-522-8425		
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)		
Mail Address	1975 Tamarack Road		Newark , OH, US 43055		
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1975 Tamarack Road				
	(Street and Number)				
	Newark , OH, US 43055		740-522-8425		
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)		
Internet Website Address	www.medben.com				
Statutory Statement Contact	Amber J Mitchell		740-522-7407		
	(Name)		(Area Code) (Telephone Number)		
	amitchell@medben.com		740-522-7526		
	(E-mail Address)		(FAX Number)		

OFFICERS

Chairman and CEO	Douglas James Freeman	Vice President of Finance & Controller	John Edward Nydegger Jr.
President	Kurt Jeffrey Harden		

OTHER

Caroline Fischer Rouse Fraker Vice President, Compliance & Chief Privacy Officer	Lori Kane Vice President of Administrative Operations	Rose McEntire Vice President & Chief Security Officer
Cara Delcher Vice President of Quality Systems	Clark Arthur Morrow Secretary	

DIRECTORS OR TRUSTEES

J. Scott Cantley	Charles Daniel Delawder	Nancy Shrider Dix
Douglas James Freeman	Kurt Jeffrey Harden	Richard Merrill Main
Clark Arthur Morrow		

State of Ohio
County of Licking SS:

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.

Douglas James Freeman Chairman and CEO	Kurt Jeffrey Harden President	John Edward Nydegger Jr. Vice President of Finance & Controller
Subscribed and sworn to before me this		a. Is this an original filing?
day of		b. If no,
		1. State the amendment number.....
		2. Date filed
		3. Number of pages attached.....

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	7,915,483	0	7,915,483	6,192,548
2. Stocks:				
2.1 Preferred stocks	500	0	500	500
2.2 Common stocks	5,114,462	2,938	5,111,523	4,578,968
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	2,385,327	0	2,385,327	2,353,755
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$2,155,797), cash equivalents (\$0) and short-term investments (\$2,939,558)	5,095,356	0	5,095,356	7,392,109
6. Contract loans (including \$ premium notes)	0		0	0
7. Derivatives	0		0	0
8. Other invested assets	0		0	0
9. Receivables for securities	0		0	0
10. Securities lending reinvested collateral assets	0		0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	20,511,127	2,938	20,508,189	20,517,881
13. Title plants less \$ charged off (for Title insurers only)	0		0	0
14. Investment income due and accrued	34,290		34,290	27,609
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	23,930		23,930	10,671
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	0		0	0
15.3 Accrued retrospective premiums	0		0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	433	0	433	1,435
16.2 Funds held by or deposited with reinsured companies	0		0	0
16.3 Other amounts receivable under reinsurance contracts	0		0	0
17. Amounts receivable relating to uninsured plans	984,506	(28,000)	1,012,506	957,603
18.1 Current federal and foreign income tax recoverable and interest thereon	483,978		483,978	(16,000)
18.2 Net deferred tax asset	461,168	84,000	377,168	535,000
19. Guaranty funds receivable or on deposit	0		0	0
20. Electronic data processing equipment and software	209,011	184,907	24,104	38,860
21. Furniture and equipment, including health care delivery assets (\$)	45,625	45,625	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0		0	0
23. Receivables from parent, subsidiaries and affiliates	1,373,518	361,926	1,011,592	1,768,687
24. Health care (\$) and other amounts receivable	126,363	119,871	6,492	153,313
25. Aggregate write-ins for other than invested assets	969,225	334,102	635,123	589,807
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	25,223,175	1,105,371	24,117,804	24,584,865
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		0	0
28. Total (Lines 26 and 27)	25,223,175	1,105,371	24,117,804	24,584,865
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Cash Surrender Value of Officers Life Insurance	635,123		635,123	589,807
2502. Prepaid Expenses and Deposits	324,892	324,892	0	0
2503. Company Owned Automobiles	9,210	9,210	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	969,225	334,102	635,123	589,807

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ less \$ included in Line 6.3 (including \$ Modco Reserve)		0
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		0
3. Liability for deposit-type contracts (including \$ Modco Reserve)		0
4. Contract claims:		
4.1 Life	90,000	90,000
4.2 Accident and health	3,335,000	3,210,000
5. Policyholders' dividends \$ and coupons \$ due and unpaid		0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	936,652	926,069
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest Maintenance Reserve	(807)	(1,485)
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$	89,934	102,242
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	2,614,670	3,038,815
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	19,686	57,313
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	5,000	5,000
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	905,058	846,638
24.02 Reinsurance in unauthorized and certified (\$) companies		0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	195,372	(301,827)
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans	2,148,257	1,867,820
24.07 Funds held under coinsurance		
24.08 Derivatives	0	
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	165,000	165,000
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	10,503,821	10,005,585
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	10,503,821	10,005,585
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		0
33. Gross paid in and contributed surplus		
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	13,613,983	14,579,280
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	13,613,983	14,579,280
38. Totals of Lines 29, 30 and 37	13,613,983	14,579,280
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	24,117,804	24,584,865
DETAILS OF WRITE-INS		
2501. Claims Adjustment Liability	75,000	75,000
2502. Liability for Negative Equity in Subsidiary		0
2503. Liability for Amounts Held for Employee Claims Reserve	90,000	90,000
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	165,000	165,000
3101.		0
3102.		0
3103.		0
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		0
3402.		0
3403.		0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	15,175,809	14,801,308	19,688,331
2. Considerations for supplementary contracts with life contingencies		0	0
3. Net investment income	208,050	105,471	198,420
4. Amortization of Interest Maintenance Reserve (IMR)	(677)	1,151	1,535
5. Separate Accounts net gain from operations excluding unrealized gains or losses		0	0
6. Commissions and expense allowances on reinsurance ceded	6,863	19,741	160,629
7. Reserve adjustments on reinsurance ceded		0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		0	0
8.2 Charges and fees for deposit-type contracts		0	0
8.3 Aggregate write-ins for miscellaneous income	1,994,592	1,952,979	2,619,542
9. Totals (Lines 1 to 8.3)	17,384,636	16,880,650	22,668,457
10. Death benefits	75,872	51,070	66,070
11. Matured endowments (excluding guaranteed annual pure endowments)		0	0
12. Annuity benefits		0	0
13. Disability benefits and benefits under accident and health contracts	13,454,590	12,211,259	15,983,749
14. Coupons, guaranteed annual pure endowments and similar benefits		0	0
15. Surrender benefits and withdrawals for life contracts		0	0
16. Group conversions		0	0
17. Interest and adjustments on contract or deposit-type contract funds		0	0
18. Payments on supplementary contracts with life contingencies		0	0
19. Increase in aggregate reserves for life and accident and health contracts		0	0
20. Totals (Lines 10 to 19)	13,530,462	12,262,329	16,049,819
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	1,192,362	1,118,215	1,495,282
22. Commissions and expense allowances on reinsurance assumed		0	0
23. General insurance expenses	3,523,618	3,353,616	4,397,543
24. Insurance taxes, licenses and fees, excluding federal income taxes	357,427	355,327	465,347
25. Increase in loading on deferred and uncollected premiums		0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance		0	0
27. Aggregate write-ins for deductions	0	0	0
28. Totals (Lines 20 to 27)	18,603,869	17,089,487	22,407,992
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(1,219,232)	(208,837)	260,465
30. Dividends to policyholders		0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(1,219,232)	(208,837)	260,465
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(409,423)	(151,449)	139,179
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(809,810)	(57,388)	121,286
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)	54,440	6,843	3,871
35. Net income (Line 33 plus Line 34)	(755,370)	(50,545)	125,157
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	14,579,280	13,974,216	13,974,216
37. Net income (Line 35)	(755,370)	(50,545)	125,157
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	291,639	727,163	269,707
39. Change in net unrealized foreign exchange capital gain (loss)		0	0
40. Change in net deferred income tax		0	117,000
41. Change in nonadmitted assets	(443,147)	(83,762)	185,314
42. Change in liability for reinsurance in unauthorized and certified companies		0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease		0	0
44. Change in asset valuation reserve	(58,420)	(147,409)	(92,115)
45. Change in treasury stock		0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		0	0
47. Other changes in surplus in Separate Accounts Statement		0	0
48. Change in surplus notes		0	0
49. Cumulative effect of changes in accounting principles		0	0
50. Capital changes:			
50.1 Paid in		0	0
50.2 Transferred from surplus (Stock Dividend)		0	0
50.3 Transferred to surplus		0	0
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (Stock Dividend)		0	0
51.3 Transferred from capital		0	0
51.4 Change in surplus as a result of reinsurance		0	0
52. Dividends to stockholders		0	0
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(965,297)	445,447	605,064
55. Capital and surplus, as of statement date (Lines 36 + 54)	13,613,983	14,419,663	14,579,280
DETAILS OF WRITE-INS			
08.301. Miscellaneous	1,928,219	1,883,352	2,529,245
08.302. Fee Income	66,373	69,627	90,297
08.303. Management Fee Income		0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,994,592	1,952,979	2,619,542
2701. Penalties			0
2702.			0
2703.			0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0	0
5301.			0
5302.			0
5303.			0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	15,173,134	14,926,795	20,034,351
2. Net investment income	331,071	225,894	323,026
3. Miscellaneous income	2,001,455	1,972,720	2,780,171
4. Total (Lines 1 to 3)	17,505,660	17,125,409	23,137,548
5. Benefit and loss related payments	13,376,858	12,155,241	16,062,317
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	5,293,954	5,148,895	5,953,996
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(67,276)	(428,733)	(341,821)
10. Total (Lines 5 through 9)	18,603,536	16,875,403	21,674,492
11. Net cash from operations (Line 4 minus Line 10)	(1,097,876)	250,006	1,463,056
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,606,668	3,639,863	4,164,021
12.2 Stocks	237,900	406,967	531,244
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	7,269	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,844,568	4,054,099	4,695,265
13. Cost of investments acquired (long-term only):			
13.1 Bonds	3,356,515	4,601,739	5,702,737
13.2 Stocks	223,362	414,543	596,202
13.3 Mortgage loans	0	0	0
13.4 Real estate	134,550	507,253	740,359
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	200,691	111,187	50,029
13.7 Total investments acquired (Lines 13.1 to 13.6)	3,915,119	5,634,722	7,089,327
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(2,070,550)	(1,580,623)	(2,394,062)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	871,672	202,272	(1,035,907)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	871,672	202,272	(1,035,907)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) ..	(2,296,754)	(1,128,345)	(1,966,913)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	7,392,109	9,359,022	9,359,023
19.2 End of period (Line 18 plus Line 19.1)	5,095,356	8,230,677	7,392,109

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life		0	0
2. Ordinary life insurance		0	0
3. Ordinary individual annuities		0	0
4. Credit life (group and individual)		0	0
5. Group life insurance	297,985	317,039	417,821
6. Group annuities		0	0
7. A & H - group	16,742,344	16,483,624	21,878,827
8. A & H - credit (group and individual)		0	0
9. A & H - other		0	0
10. Aggregate of all other lines of business	0	0	0
11. Subtotal	17,040,329	16,800,663	22,296,647
12. Deposit-type contracts		0	0
13. Total	17,040,329	16,800,663	22,296,647
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Medical Benefits Mutual Life Insurance Co. is owned by its policyholders and provides health, life, dental, vision, and other insurance products for its policyholders and customers throughout Ohio, Indiana, Kentucky, Michigan, Pennsylvania, West Virginia, and several other states.

Medical Benefits Mutual Life Insurance Co., the parent organization, provides health, life, and other insurance products to its policyholders. Medical Benefits Administrators, Inc. (MBA), a wholly owned subsidiary of the Company, is a third party administrator for health and health related employee benefit plans. VisionPlus of America, Inc. (VPA), a wholly owned subsidiary of the Company, is a third party administrator for vision benefit claims. MedBen Marketing Services, Inc. (MMS), a wholly owned subsidiary of the Company, is an insurance agency that markets various life, medical, and other insurance products.

A summary of the major accounting policies followed by the Company in the preparation of the Statutory financial statement is set forth below:

A. Accounting Practices

The financial statements of Medical Benefits Mutual Life Insurance Co. are presented on the basis Statutory Accounting Principles method as prescribed by the National Association of Insurance Commissioners (NAIC).

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Ohio Insurance Law. The NAIC Accounting Practices and Procedures Manual (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The State has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. However, the Company has elected not to adopt any of these permitted practices.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio is shown below:

	State of Domicile	September 30, 2013	December 31, 2012
Net Income - Ohio Basis	OH	\$ (755,370)	\$ 125,157
State Prescribed Practices - None	OH		
State Permitted Practices - None	OH		
Net Income - NAIC SAP	OH	\$ (755,370)	\$ 125,157
Statutory Surplus - Ohio Basis	OH	\$ 13,613,983	\$ 14,579,280
State Prescribed Practices - None	OH		
State Permitted Practices - None	OH		
Statutory Surplus - NAIC SAP	OH	\$ 13,613,983	\$ 14,579,280

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Such estimates and assumptions could change in the near future as more information becomes known and could have a material impact on the amounts reported.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company. There were no policyholder dividends for 2013 or 2012.

Real estate investments are classified in the balance sheet as properties occupied by the company, properties held for the production of income, and properties held for sale. Properties occupied by the company are carried at depreciated cost less encumbrances. The Company currently does not hold any properties for the production of income or for sale. Fair values of the properties occupied by the company will be measured only if circumstances indicate that the financial condition of the Company is in question.

In addition, the company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost using the interest method.
3. Common stocks are stated at market value. Common stock of three wholly owned non-insurance subsidiaries are valued under Statutory Accounting Principles, with adjustments for statutory valuation rules as prescribed by these principles.
4. Preferred stocks are stated at cost.
5. The Company does not have any mortgage loans on real estate to report in 2013 or 2012.
6. Mortgage-backed securities are stated at amortized cost.
7. The Company reports its three wholly owned subsidiaries, MBA, VPA, and MMS at statutory surplus. One of these companies, VPA, a non-insurance company, is reported at audited GAAP (Generally Accepted Accounting Principles) equity and is adjusted, where applicable, in accordance with statutory invested asset valuation rules. The two other companies, MMS and MBA, are reported at GAAP equity, with no adjustments for statutory investment valuation rules.
8. The Company has no interest in joint ventures.
9. The Company does not have any derivatives in 2013 or 2012.
10. The Company does not calculate for premium deficiency reserves.
11. Liabilities for losses and loss claim adjustment expenses for life, accident and health contracts are estimated by the Company's valuation actuary using statistical claim development models to develop best estimates for liabilities for medical expense businesses and using tabular reserves employing mortality/morbidity tables and discount rates specified by regulatory authorities for life and disability income business.
12. The Company has not modified its capitalization policy from the prior period.
13. Pharmaceutical Rebates Receivable – Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

Effective January 1, 2012, the Company adopted *SSAP No. 101, Income Taxes – A Replacement of SSAP No. 10R and SSAP No. 10*. As a result of the adoption of SSAP101, the company recognized an incremental deferred tax asset of \$117,000, which is recorded in “Net Deferred Tax Asset.” Total assets and surplus increased by the same amount. There was no effect on income or liabilities.

NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL

Not applicable

NOTE 4 – DISCONTINUED OPERATIONS

Not applicable

NOTE 5 – INVESTMENTS

A. Mortgage Loans

The Company does not have any mortgage loans.

B. Debt Restructuring

The Company has no invested assets that are restructured debt.

C. Reverse Mortgages

The Company has no investment in reverse mortgages.

D. Loan Backed Securities

1. Prepayment assumptions for single class and multi-class mortgages-backed/asset-backed securities were obtained from broker dealer statement values.

2. Recognized OTTI, intent to sell or inability to hold.

None

3. Recognized OTTI securities, present value of cash flows less than amortized cost.

None

4. Impaired securities for which an OTTI has not been recognized.

None

5. Management evaluates securities for other-than-temporary impairment at least on a quarterly basis, and more frequently when economic or market concerns warrant such evaluation. Consideration is given to (1) length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near-term prospects of the issuer, and (3) the intent and ability of the Company to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value. Based on the Company’s evaluation and the intent and ability to hold these investments for a reasonable period of time sufficient for a forecasted recovery of fair value, the Company does not consider these investments to be other-than-temporarily impaired at September 30, 2013 and December 31, 2012.

NOTES TO FINANCIAL STATEMENTS

NOTE 5 – INVESTMENTS (continued)

E. Repurchase Agreements and/or Securities Lending Transactions

1. Repurchase agreements are included in cash and short-term investments. The period-end balances are \$1,319,213 and \$3,828,370 as of September 30, 2013 and December 31, 2012, respectively.
2. The Company's repurchase agreements are fully collateralized by their underlying securities.
3. There was no collateral received at year end.
4. The Company has no securities lending agreements at year end; therefore, it has not reported any assets on Page 2, Line 10 – Securities Lending Reinvested Collateral Assets.
5. The underlying securities of the repurchase agreements are \$1,319,213 and \$3,828,370 as of September 30, 2013 and December 31, 2012, respectively. The Company does not have any Securities Lending Agreements.

F. Real Estate

1. There were no impairment losses recorded on real estate investments during the years presented.
2. No real estate was held for sale or sold in the years 2013 and 2012.
3. There were no changes during the year in the Company's plans to sell investment real estate.
4. The Company does not engage in retail land sales operations.
5. The Company holds no real estate investments with participating loan features.

NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

The Company has no investments in joint ventures, partnerships, or limited liability companies.

NOTE 7 - INVESTMENT INCOME

A. Due and accrued income was excluded from surplus on the following bases:

Investment income is recognized on an as earned basis. Amounts earned but not yet received are recorded as a receivable on the balance sheet. Investment income earned and uncollected that is more than 90 days old is classified as non-admitted. As of September 30, 2013 and December 31, 2012, investment income earned and not yet collected was \$34,290 and \$27,609, respectively. There were no amounts older than 90 days for both years.

B. The total amount excluded was \$0.

NOTE 8 – DERIVATIVE INSTRUMENTS

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 9 – INCOME TAXES

A. The components of the net deferred tax asset/(liability) at September 30 and December 31 are as follows:

1.

	9/30/2013			12/31/2012			Change		
	1	2	3	1	2	3	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 1+2) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross Deferred Tax Assets	1,233,000	-	1,233,000	1,233,000	-	1,233,000	-	-	-
b. Statutory Valuation Allowance Adjustment	-	-	-	-	-	-	-	-	-
c. Adjusted Gross Deferred Tax Assets (1a-1b)	1,233,000	-	1,233,000	1,233,000	-	1,233,000	-	-	-
d. Deferred Tax Assets Nonadmitted	103,000	-	103,000	103,000	-	103,000	-	-	-
e. Subtotal net Admitted Deferred Tax Assets (1c-1d)	1,130,000	-	1,130,000	1,130,000	-	1,130,000	-	-	-
f. Deferred Tax Liabilities	752,832	-	752,832	595,000	-	595,000	157,832	-	157,832
g. Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	377,168	-	377,168	535,000	-	535,000	(157,832)	-	(157,832)

2.

	9/30/2013			12/31/2012			Change		
	1	2	3	1	2	3	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 1+2) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-	-	-	-	-	-	-
b. Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the Amount of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation (The Lesser of 2(b) 1 and 2(b) 2 Below)	-	-	-	-	-	-	-	-	-
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	-	-	-	-	-	-	-	-	-
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	-	XXX	XXX	-	XXX	XXX	-
c. Adjusted Gross Deferred Tax Assets (Excluding the Amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	1,130,000	-	1,130,000	1,130,000	-	1,130,000	-	-	-
d. Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2a+2b+2c)	1,130,000	-	1,130,000	1,130,000	-	1,130,000	-	-	-

3.

	2013	2012
a. Ratio Percentage used to determine Recovery Period and Threshold Limitation Amount	0%	0%
b. Amount of Adjusted Capital and Surplus used to determine Recovery period and Threshold Limitation in 2(b) 2 above	-	-

4.

	9/30/2013			12/31/2012			Change		
	1	2	3	1	2	3	7	8	9
	Ordinary percent	Capital Percent	(Col 1+2) Total Percent	Ordinary percent	Capital Percent	(Col 1+2) Total Percent	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Impact of Tax Planning Strategies									
a. Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
b. Net Admitted Adjusted Gross DTAs (% of Total net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
c. Does the Company’s tax planning strategies include the use of reinsurance?	Yes			No		X			

NOTES TO FINANCIAL STATEMENTS

NOTE 9 – INCOME TAXES (continued)

B. Regarding deferred tax liabilities that are not recognized - NONE

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

1. Current Income Tax:

	1	2	3
	9/30/2013	12/31/2012	(Col 1-2) Change
a. Federal	(411,573)	194,029	(605,602)
b. Foreign	-	-	-
c. Subtotal	(411,573)	194,029	(605,602)
d. Federal income tax on net capital gains	-	-	-
e. Utilization of capital loss carry-forwards	-	-	-
f. Other	-	-	-
g. Federal and foreign income taxes incurred	(411,573)	194,029	(605,602)

2. Deferred Tax Assets

	1	1	3
	9/30/2013	12/31/2012	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	15,000	15,000	-
2. Unearned premium reserve	189,000	189,000	-
3. Policyholder reserves	25,000	25,000	-
4. Investments	57,000	57,000	-
5. Deferred acquisition costs	6,000	6,000	-
6. Policyholder dividends accrual	-	-	-
7. Fixed assets	12,000	12,000	-
8. Compensation and benefits accrual	756,000	756,000	-
9. Pension accrual	-	-	-
10. Receivables - non admitted	13,000	13,000	-
11. Net operating loss carry-forward	-	-	-
12. Tax credit carry-forward	-	-	-
13. Other (including items <5% of total ordinary tax assets)	160,000	160,000	-
14. Other assets - nonadmitted	-	-	-
99. Subtotal	1,233,000	1,233,000	-
b. Statutory valuation allowance adjustment	-	-	-
c. Nonadmitted	103,000	103,000	-
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	1,130,000	1,130,000	-
e. Capital:			
1. Investments	-	-	-
2. Net capital loss carry-forward	-	-	-
3. Real estate	-	-	-
4. Other (including items <5% of total cpaital tax assets)	-	-	-
99. Subtotal	-	-	-
f. Statutory valuation allowance adjustment	-	-	-
g. Non admitted	-	-	-
h. Admitted capital deferred tax assets (2e99-2f-2g)	-	-	-
i. Admitted deferred tax assets (2d+2h)	1,130,000	1,130,000	-

NOTES TO FINANCIAL STATEMENTS

NOTE 9 – INCOME TAXES (continued)

3. Deferred Tax Liabilities:

	1	2	3
	9/30/2013	12/31/2012	(Col 1-2) Change
a. Ordinary:			
1. Investments	607,832	450,000	157,832
2. Fixed assets	144,000	144,000	-
3. Deferred and uncollected premium	-	-	-
4. Policyholder reserves	-	-	-
5. Other (including items <5% of total ordinary tax assets)	1,000	1,000	-
99. Subtotal	752,832	595,000	157,832
b. Capital			
1. Investments	-	-	-
2. Real estate	-	-	-
3. Other (including items <5% of total capital tax assets)	-	-	-
99. Subtotal	-	-	-
c. Deferred tax liabilities (3a99+3b99)	752,832	595,000	157,832

4. Net Deferred Tax Assets/Liabilities (2i-3c)	377,168	535,000	(157,832)
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D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate
Among the more significant book to tax adjustments were the following:

	2013	2012
Standard Federal income tax rate	34.0%	34.0%
Various Differences	18.6%	18.6%
	52.6%	52.6%

E. Operating Loss and Tax Credit Carry forwards and Protective Tax Deposits

1. Net operating loss carryovers that are available for offsetting future net taxable income, amount to:

Year	Amount
2012	-
2011	402,000
2010	781,111

2. The Company does not have any tax credit carry forwards available for use.
3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The Company’s federal income tax return is consolidated with the following entities:
Medical Benefits Administrators, Inc.
VisionPlus of America, Inc.
MedBen Marketing Services, Inc.
2. A written tax sharing consolidation agreement is approved by management. Allocation is based upon separate return calculations and the consolidated tax return calculation.

NOTES TO FINANCIAL STATEMENTS

NOTE 9 – INCOME TAXES (continued)

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- A. B. and C. The Company is the parent corporation of three wholly owned non-insurance subsidiaries which shares the same management. MBA and VPA are third party administrators (TPA's) that administer claims in the medical and vision fields. MMS is an insurance agency that markets various life, medical, and other insurance products. No dividend income was reported in 2013 or 2012.
- D. At September 30, 2013, the Company reported \$1,011,592 as accounts and notes receivable from affiliates. Other liabilities either a receivable from or (due to) affiliates amounted to \$195,372.
- E. Not applicable.
- F. There are no material management or service contracts and cost-sharing arrangements involving the Company and any related party.
- G. The Company is privately held and has no issued or outstanding shares. MBA, VPA, and MMS issued and outstanding shares are owned by the company. The valuation of these affiliates was determined under GAAP, with adjustments for statutory valuation rules, as prescribed by Statutory Accounting Principles.
- H. Not applicable.
- I. The Company's investment in its three subsidiaries is less than 10% of its admitted assets.
- J. The Company did not recognize any impairment write-down for its investments in subsidiary companies during this statement period.
- K. The Company has no investments in foreign insurance subsidiaries.
- L. The Company has no investments in downstream noninsurance holding companies.

NOTE 11 – DEBT

- A. The Company has no debentures outstanding.

The Company has a line-of-credit with a maximum amount of \$1,000,000 and an interest rate equal to prime (currently 4%). This line-of-credit is collateralized by a first mortgage on real estate owned by the Company. There was an outstanding balance of \$0 and \$125,000 at September 30, 2013 and December 31, 2012, respectively.

The Company, through one of its subsidiaries (VPA), also has a line of credit with a maximum amount of \$200,000 with an interest rate equal to prime (currently 4.0%). This line is unsecured, but is guaranteed by the parent. There was no outstanding balance at September 30, 2013 and December 31, 2012.

The Company has a \$1,000,000 unsecured revolving credit line with a bank that was unused at September 30, 2013 and December 31, 2012. The agreement provides for interest at a rate equal to prime (currently 4.0%).

The Company does not have any reverse repurchase agreements.

- B. The Company does not have any FHLB agreements.

NOTES TO FINANCIAL STATEMENTS

NOTE 12 – RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT PLANS

A. Defined Benefit Plan - NONE

B. Defined Contribution Plans

The Company currently has two deferred compensation plans, known as equity participation plans. One plan is for specified key employees, and the other plan is for the Board of Directors. The Company has estimated the combined present value of these liabilities to be \$2,146,308 as of September 30, 2013 and December 31, 2012.

The Equity Participation Plan for key employees is a discretionary plan that rewards key employees with long-term service to the Company. The plan shares the appreciation of equity of the Company with key employees. The employee's share of the compensation vests over a ten year period, and is payable upon normal retirement, which is usually age 65. In the event that an employee terminates employment, either voluntarily or non-voluntarily, before age 65, the employee shall not be entitled to any payments at the time of termination, and forfeits his/her right to any future benefits under the plan.

The Company has a profit-sharing plan with a 401(k) feature. The plan covers all employees meeting minimum eligibility requirements. Profit-sharing contributions are determined by the Board of Directors and were 4.5% of eligible compensation for the year ending December 31, 2012. The Company may match up to 50% of the first 6% salary deferral elected by each employee. The Company's discretionary and matching contributions charged to operations for the years ended September 30, 2013 and December 31, 2012 were \$131,180 and \$149,878, respectively.

C. The Company does not participate in a multi employee plan.

D. Consolidated/Holding Company Plans

The Company has no legal obligation for benefits under these plans. Employees of subsidiary companies participate in the plans sponsored by the Company.

E. The Company has an arrangement whereby it provides deferred compensation and post-retirement health coverage to retired board members. Benefits are payable over a period not to exceed five years. The Company estimates the present value of the liability to be \$53,760 and \$74,842 at September 30, 2013 and December 31, 2012, respectively.

F. The Medicare Modernization Act has no impact on the Company's Postretirement Benefits.

NOTE 13 – CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

1. The Company does not have any common stock issued or outstanding.
2. The Company does not have any preferred stock issued or outstanding.
3. The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company.
4. No dividends were paid in 2013.
5. Within the limitations of dividends as stated above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

NOTES TO FINANCIAL STATEMENTS

NOTE 13 – CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS (continued)

6. Total unassigned surplus is \$ 13,613,983. This amount is held for the benefit of participating policyholders.
7. There were no advances to surplus in 2013 or 2012.
8. There was no stock held by the company, including stock of affiliated companies, held for special purposes.
9. There was no change in the balance of special surplus funds from the prior year.
10. The portion of unassigned funds surplus represented or (reduced) by each item below is as follows:

Unrealized gains and losses \$291,639.
11. The Company has not issued any surplus notes or debentures or similar obligations.
12. and 13. There has been no restatement of surplus due to quasi-reorganizations.

NOTE 14 – CONTINGENCIES

A. Contingent Commitments

Not applicable

B. Assessments

1. The Company has estimated that it will be assessed by various state assessment funds for their share of insurance company insolvencies in states in which the Company conducts business. It is expected that this insolvency will result in retrospective premium based guaranty fund assessments against the Company for \$60,000 and 50,000 for periods ending September 30, 2013 and December 31, 2012. This has been recorded as a liability at the respective period end and charged to operations.

C. Gain Contingencies

Not applicable

- D. The Company is partially self-insured with regards to employee health insurance. The Company is liable for a maximum of \$50,000 per covered employee per year. The Company's aggregate annual loss limitation is based on a formula that considers, among other things, the total number of employees and their family status. For the period ended September 30, 2013 and December 31, 2012, the Company paid \$1,091,927 and \$1,142,700, respectively under this arrangement.

E. The Company has no Product Warranty Liabilities.

- F. The Company is involved in various lawsuits and subject to certain contingencies in the normal course of business. Management believes that the outcome of these matters will not have a material impact on the Company's financial position.

NOTE 15 – LEASES

A. Lessee Leasing Arrangements

No Change.

B. Lessor Leases – NONE

NOTES TO FINANCIAL STATEMENTS

NOTE 16 – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

Not applicable

NOTE 17 – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

Not applicable

NOTE 18 – GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

Not applicable

B. ASC Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract – Not applicable

No amounts related to these plans have been written-off as of September 30, 2013.

NOTE 19 – DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS OR THIRD PARTY ADMINISTRATORS

Not applicable

NOTE 20 – FAIR VALUE MEASUREMENTS

A.

1. Fair Value Measurements at Reporting Date

1	2	3	4	5
Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Bonds				
Industrial and Misc	-	-	-	-
Total Bonds	-	-	-	-
Common stock				
Industrial and Misc	2,943,433	-	-	2,943,433
Mutual Funds	616,511	-	-	616,511
Total Common Stocks				-
Total assets at fair value	3,559,944	-	-	3,559,944
b. Liabilities at fair value				
None	-	-	-	-
Total liabilities at fair value	-	-	-	-

The Company has categorized its assets and liabilities into the three-level fair value hierarchy based upon the priority of the inputs to the respective valuation technique. The following summarizes the type of assets and liabilities included within the three-level fair value hierarchy presented in the table above.

NOTES TO FINANCIAL STATEMENTS

NOTE 20 – FAIR VALUE MEASUREMENTS (continued)

Level 1 – This category currently only includes common stock and mutual funds that can be readily sold. As of September 30, 2013, no bonds were moved into the classification of short-term so they were not classified in this hierarchy. The Company does not have any Call or Put Options placed on their securities.

Level 2 – The Company has no Level 2 assets or liabilities.

Level 3 – The Company has no Level 3 assets or liabilities.

The asset or liability’s fair value measurement level within fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

2. Fair Value Measurements in (Level 3) of the Fair Value Hierarchy – NONE

1	2	3	4	5	6	7	8	9	10	11
	Balance at 01/01/2011	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in surplus	Purchases	Issuances	Sales	Settlements	Balance at 09/30/2013
RMBS										
CMBS										
.....										
.....										
.....										
Total										

3. Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into our out of Level 3. During the current year, no transfers into or out of Level 3 were required.

4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values

The Company has no assets or liabilities measured at fair value in the Level 2 or the Level 3 category.

5. Derivative Fair Values – NONE

B. Other Fair Value Disclosures

Not applicable

C. Fair Values for All Financial Instruments by Levels 1, 2, and 3

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries). The fair values are also categorized into the three-level fair value hierarchy as described in Note 20A.

NOTES TO FINANCIAL STATEMENTS

NOTE 20 – FAIR VALUE MEASUREMENTS (continued)

1	2	3	4	5	6	7
Type of Financial Instrument	Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practical (Carrying Value)
Financial instruments - assets						
Bonds	7,895,743	7,895,743	7,895,743	-	-	-
Preferred stocks	500	500	500	-	-	-
Common stocks	2,943,433	2,943,433	2,943,433	-	-	-
Mutual funds	616,511	616,511	616,511	-	-	-
Short-term investments	2,939,558	2,939,558	2,939,558	-	-	-
Total assets	14,395,745	14,395,745	14,395,745	-	-	-
Financial instruments - liabilities						
None	-	-	-	-	-	-
Total liabilities	-	-	-	-	-	-

D. Reasons Not Practical to Estimate Fair Value – NONE

NOTE 21 – OTHER ITEMS

- A. Extraordinary Items – Not applicable.
- B. Troubled Debt Restructuring – Not applicable.
- C. Other Disclosures

Assets in the amount of \$2,923,309 and \$2,313,255 on September 30, 2013 and December 31, 2012 respectively were on deposit with government authorities or trustees as required by law.

D. Balance that is Reasonably Possible to be Uncollectible

At September 30, 2013 and December 31, 2012 the Company had admitted assets of \$1,012,506 and \$957,603, respectively, in accounts receivable for uninsured plans. The Company does not have any amounts due from agents. The Company routinely assesses the collectability of these receivables. Based upon Company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company’s financial condition. No amounts have been written off in 2013 or 2012.

- E. The Company had no business interruption insurance recoveries.
- F. The Company has no investments in State Transferable Tax Credits.
- G. The Company has no exposure to subprime mortgage risk.
- H. The Company has no Retained Asset accounts.

NOTE 22 – EVENTS SUBSEQUENT

Management has evaluated subsequent events through November 12, 2013, the date on which the statutory financial statements were ready to be filed. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

NOTES TO FINANCIAL STATEMENTS

NOTE 23 – REINSURANCE

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- A. Are any of the reinsurers, Listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, but the company or by any representative, officer, trustee, or director of the company? Yes () No (X)
- B. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

- A. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)
- B. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

B. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance during the year.

C. Commutation of Reinsurance Reflected in Income and Expenses

The Company has not commuted any ceded reinsurance during the year.

NOTE 24 – RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

- A. The Company does not have any retrospective premium adjustments.
- B. Not applicable.
- C. The amount of premium written by the Company subject to the medical loss ratio rebate was \$15,300,886.
- D. The Company has no paid or payable medical loss ratio rebates.

NOTE 25 – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

The reserve for claims incurred but not received, plus unpaid claims in inventory, before reinsurance, has increased to \$3,425,000 at September 30, 2013 from \$3,300,000 at December 31, 2012 as a result of continued reevaluation of unpaid losses principally on the Accident & Health line of business. This increase is due to recent loss development trends and is reflected on the Statement of Operations on a net reinsured basis. Please see Note 23 for a description of the company's reinsurance plan.

NOTE 26 – INTERCOMPANY POOLING ARRANGEMENTS

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 27 – STRUCTURED SETTLEMENTS

The Company has not purchased any structured settlements to fulfill obligations of claimants.

NOTE 28 – HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables – NONE

B. Risk Sharing Receivables - NONE

NOTE 29 – PARTICIPATING POLICIES

Not applicable

NOTE 30 – PREMIUM DEFICIENCY RESERVES

- | | |
|---|------------------|
| 1. Liability carried for premium deficiency reserves | \$0 |
| 2. Date of the most recent evaluation of this liability | November 8, 2013 |
| 3. Was anticipated investment income utilized in the calculation? | No |

NOTE 31 – RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

1. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. The Company had no substandard policies, therefore no methods for valuation were employed.
3. As of September 30, 2013, the Company had \$0 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. No reserves to cover the above insurance were necessary.
4. The Company does not compute The Tabular Interest, the Tabular Less Actual Reserve Released, and the Tabular Cost.

NOTE 31 – RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS- CONTINUED

5. The Company does not compute Tabular Interest on funds not involving life contingencies.
6. The Company does not have any products that would qualify as “deposit type” contracts, therefore there are no reserve changes for life or annuity contracts under a Deposit Type Contract.

NOTE 32 – ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Not applicable

NOTE 33 – PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

Premiums uncollected and earned at June 30, 2013 are shown on Page 2 of this financial statement. There is no premium loading affecting the value of this asset.

NOTE 34 – SEPARATE ACCOUNTS

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 35 – LOSS/CLAIM ADJUSTMENT EXPENSES

	Period Ended		
	September 30, 2013		December 31, 2012
Balance at beginning of period	\$ 75,000		\$ 60,000
Amount incurred:			
Current year	-		15,000
Prior years	-		-
	-		15,000
Less amount paid:			
Current year	-		-
Prior years	-		-
	-		-
Balance at end of period	\$ 75,000		\$ 75,000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [] No [X]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [] No []
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [] No [X]
- 3.2

If the response to 3.1 is yes, provide a brief description of those changes.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

05/31/2009
- 6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

05/31/2009
- 6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

11/17/2009
- 6.4

By what department or departments?
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships; (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity; (c) Compliance with applicable governmental laws, rules and regulations; (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and (e) Accountability for adherence to the code.

Yes ☒ No ☐
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes ☐ No ☒
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☒ No ☐
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$1,373,518

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes ☐ No ☒
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$
13.

Amount of real estate and mortgages held in short-term investments:

\$
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes ☒ No ☐
- 14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$0	\$0
14.22 Preferred Stock	\$500	\$500
14.23 Common Stock	\$1,537,489	\$1,554,517
14.24 Short-Term Investments	\$0	\$0
14.25 Mortgage Loans on Real Estate	\$0	\$0
14.26 All Other	\$0	\$0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$1,537,989	\$1,555,017
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes ☐ No ☒
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

Yes ☐ No ☐

GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

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

16.3 Total payable for securities lending reported on the liability page.
- \$

\$

\$
- 0

0

0

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

1 Name of Custodian(s)	2 Custodian Address
Park National Bank	50 North Third Street, Newark, OH 43055
Merrill Lynch	4661 Sawmill Road, Columbus, OH 43220

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes ☐ No ☒
- 17.4 If yes, give full information relating thereto:

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

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

1 Central Registration Depository	2 Name(s)	3 Address

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes ☒ No ☐
- 18.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

0

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

%

2.2

A&H cost containment percent

%

2.3

A&H expense percent excluding cost containment expenses

%

3.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]

3.2

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

\$

3.3

Do you act as an administrator for health savings accounts?

Yes [] No [X]

3.4

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

\$

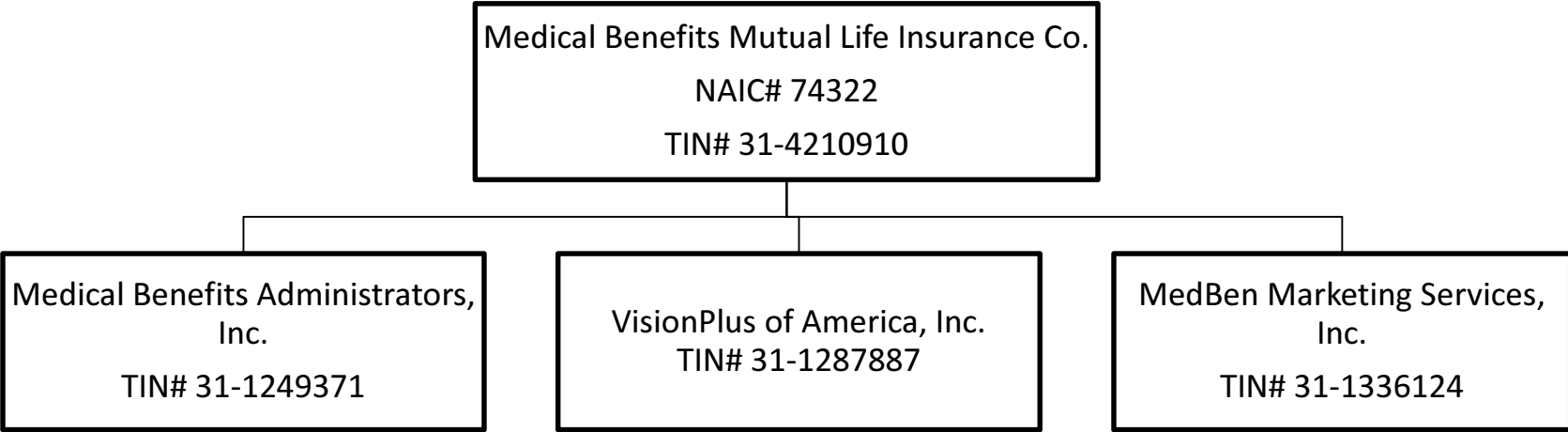
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2	3				
			Active Status	Life Insurance Premiums	Annuity Considerations				
1.	Alabama	AL	N					.0	
2.	Alaska	AK	N					.0	
3.	Arizona	AZ	N					.0	
4.	Arkansas	AR	L	0				.0	
5.	California	CA	N					.0	
6.	Colorado	CO	N					.0	
7.	Connecticut	CT	N					.0	
8.	Delaware	DE	N					.0	
9.	District of Columbia	DC	N					.0	
10.	Florida	FL	N					.0	
11.	Georgia	GA	N					.0	
12.	Hawaii	HI	N					.0	
13.	Idaho	ID	N					.0	
14.	Illinois	IL	N	0				.0	
15.	Indiana	IN	L	166,453		8,007,681		8,174,133	
16.	Iowa	IA	N					.0	
17.	Kansas	KS	L	0				.0	
18.	Kentucky	KY	N					.0	
19.	Louisiana	LA	N					.0	
20.	Maine	ME	N					.0	
21.	Maryland	MD	N					.0	
22.	Massachusetts	MA	N					.0	
23.	Michigan	MI	L	0				.0	
24.	Minnesota	MN	N					.0	
25.	Mississippi	MS	N					.0	
26.	Missouri	MO	L	0				.0	
27.	Montana	MT	N					.0	
28.	Nebraska	NE	N					.0	
29.	Nevada	NV	N					.0	
30.	New Hampshire	NH	N					.0	
31.	New Jersey	NJ	N					.0	
32.	New Mexico	NM	N					.0	
33.	New York	NY	N					.0	
34.	North Carolina	NC	L	0				.0	
35.	North Dakota	ND	N					.0	
36.	Ohio	OH	L	118,847		7,644,662		7,763,509	
37.	Oklahoma	OK	N					.0	
38.	Oregon	OR	N					.0	
39.	Pennsylvania	PA	N					.0	
40.	Rhode Island	RI	N					.0	
41.	South Carolina	SC	L	0				.0	
42.	South Dakota	SD	N					.0	
43.	Tennessee	TN	L	0				.0	
44.	Texas	TX	N					.0	
45.	Utah	UT	N					.0	
46.	Vermont	VT	N					.0	
47.	Virginia	VA	N					.0	
48.	Washington	WA	N					.0	
49.	West Virginia	WV	L	12,685		1,090,001		1,102,686	
50.	Wisconsin	WI	N					.0	
51.	Wyoming	WY	N					.0	
52.	American Samoa	AS	N					.0	
53.	Guam	GU	N					.0	
54.	Puerto Rico	PR	N					.0	
55.	U.S. Virgin Islands	VI	N					.0	
56.	Northern Mariana Islands	MP	N					.0	
57.	Canada	CAN	N					.0	
58.	Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0
59.	Subtotal	(a) 10		297,985	0	16,742,344	0	17,040,329	0
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		297,985	0	16,742,344	0	17,040,329	0
96.	Plus Reinsurance Assumed	XXX						0	
97.	Totals (All Business)	XXX		297,985	0	16,742,344	0	17,040,329	0
98.	Less Reinsurance Ceded	XXX		34,676		1,829,844		1,864,520	
99.	Totals (All Business) less Reinsurance Ceded	XXX		263,309	0	14,912,500	0	15,175,809	0
DETAILS OF WRITE-INS									
58001.	.....	XXX							
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	

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

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



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. 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?	NO
5. 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?	NO
6. 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?	NO
7. 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?	NO

Explanation:

- 1. Not Required
- 2. Not Required
- 3. Not Required
- 4. Not Required
- 5. Not Required
- 6. Not Required
- 7. Not Required

Bar Code:

- 1. Trusteed Surplus Statement [Document Identifier 490]
- 2. Medicare Part D Coverage Supplement [Document Identifier 365]
- 3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,353,755	1,717,750
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	9,550	640,359
2.2 Additional investment made after acquisition		0
3. Current year change in encumbrances	125,000	100,000
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		0
7. Deduct current year's other than temporary impairment recognized		0
8. Deduct current year's depreciation	102,978	104,353
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	2,385,327	2,353,755
10. Deduct total nonadmitted amounts		0
11. Statement value at end of current period (Line 9 minus Line 10)	2,385,327	2,353,755

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	0	0
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	0	0

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	10,775,089	8,867,621
2. Cost of bonds and stocks acquired	3,579,877	6,298,939
3. Accrual of discount	381	845
4. Unrealized valuation increase (decrease)	518,238	309,344
5. Total gain (loss) on disposals	28,532	16,361
6. Deduct consideration for bonds and stocks disposed of	1,844,568	4,695,265
7. Deduct amortization of premium	27,105	22,755
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	13,030,444	10,775,089
11. Deduct total nonadmitted amounts	2,938	3,073
12. Statement value at end of current period (Line 10 minus Line 11)	13,027,506	10,772,016

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	13,190,459	4,641,515	1,606,668	(27,120)	11,109,374	13,190,459	16,198,186	12,287,350
2. Class 2 (a)	0				0	0	0	0
3. Class 3 (a)	0				0	0	0	0
4. Class 4 (a)	0				0	0	0	0
5. Class 5 (a)	0				0	0	0	0
6. Class 6 (a)	0				0	0	0	0
7. Total Bonds	13,190,459	4,641,515	1,606,668	(27,120)	11,109,374	13,190,459	16,198,186	12,287,350
PREFERRED STOCK								
8. Class 1	0				0	0	0	
9. Class 2	0				0	0	0	
10. Class 3	0				0	0	0	
11. Class 4	0				0	0	0	
12. Class 5	500				500	500	500	500
13. Class 6	0				0	0	0	
14. Total Preferred Stock	500	0	0	0	500	500	500	500
15. Total Bonds and Preferred Stock	13,190,959	4,641,515	1,606,668	(27,120)	11,109,874	13,190,959	16,198,686	12,287,850

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$;
NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	2,939,558	XXX	2,939,558	1,452	14,140

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	6,094,803	7,679,411
2. Cost of short-term investments acquired	(3,407,650)	(3,074,047)
3. Accrual of discount		0
4. Unrealized valuation increase (decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	(252,406)	(1,489,438)
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,939,558	6,094,803
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	2,939,558	6,094,803

SCHEDULE DB - PART A - VERIFICATION

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/Adjusted Carrying Value, December 31, prior year (Line 9, prior year)	
2.	Cost Paid/(Consideration Received) on additions	
3.	Unrealized Valuation increase/(decrease)	
4.	Total gain (loss) on termination recognized	
5.	Considerations received/(paid) on terminations	
6.	Amortization	
7.	Adjustment to the Book/Adjusted Carrying Value of hedged item	
8.	Total foreign exchange change in Book/Adjusted Carrying Value	
9.	Book/Adjusted Carrying Value at End of Current Period (Lines 1+2+3+4-5+6+7+8)	0
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	0

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change column)	0
3.1	Add:	
	Change in variation margin on open contracts - Highly Effective Hedges	
3.11	Section 1, Column 15, current year to date minus	0
3.12	Section 1, Column 15, prior year	0
	Change in variation margin on open contracts - All Other	
3.13	Section 1, Column 18, current year to date minus	0
3.14	Section 1, Column 18, prior year	00
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1, Column 17, current year to date minus	0
3.22	Section 1, Column 17, prior year	0
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	0
3.24	Section 1, Column 19, prior year	00
3.3	Subtotal (Line 3.1 minus Line 3.2)	0
4.1	Cumulative variation margin on terminated contracts during the year	
4.2	Less:	
	4.21 Amount used to adjust basis of hedged item	
	4.22 Amount recognized	0
4.3	Subtotal (Line 4.1 minus Line 4.2)	0
5.	Dispositions gains (losses) on contracts terminated in prior year:	
	5.1 Total gain (loss) recognized for terminations in prior year	
	5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	0
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	0

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of Current Statement Date

[illegible]

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory			0	0	0	0			0	0
2. Add: Opened or Acquired Transactions.....									0	0
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX		XXX		XXX		XXX		XXX	0
4. Less: Closed or Disposed of Transactions.....									0	0
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....									0	0
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX		XXX		XXX		XXX		XXX	0
7. Ending Inventory	0	0	0	0	0	0	0	0	0	0

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	0
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance.....	0
3.	Total (Line 1 plus Line 2)	0
4.	Part D, Section 1, Column 5	0
5.	Part D, Section 1, Column 6	0
6.	Total (Line 3 minus Line 4 minus Line 5)	0
		Fair Value Check
7.	Part A, Section 1, Column 16	0
8.	Part B, Section 1, Column 13	0
9.	Total (Line 7 plus Line 8)	0
10.	Part D, Section 1, Column 8	0
11.	Part D, Section 1, Column 9	0
12.	Total (Line 9 minus Line 10 minus Line 11)	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21	0
14.	Part B, Section 1, Column 20	0
15.	Part D, Section 1, Column 11	0
16.	Total (Line 13 plus Line 14 minus Line 15)	0

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	
2. Cost of cash equivalents acquired		
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

[illegible]

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

[illegible]

EO2

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

[illegible]

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
054132-CA-1	Avon Lake Oh WTR Sys Rev 4.00% 10/1/15		.04/15/2013	Merrill Lynch		21,611	20,000	.23	1
054087-LW-9	Avon Lake Ohio 3.25% 12/01/15		.01/16/2013	Merrill Lynch		53,463	50,000	.203	1
172217-EH-0	Cincinnati Ohio Var Purp 2.75% 12/01/16		.02/04/2013	Merrill Lynch		10,692	10,000	.50	1
172311-EJ-7	Cincinnati Ohio Wtr Sys 5.00% 12/1/16		.05/03/2013	Merrill Lynch		11,440	10,000	.211	1
199507-E3-4	Columbus OH City Sch 5.00% 12/01/17		.01/15/2013	Merrill Lynch		11,371	10,000	.65	1
199507-DB-4	Columbus Ohio City Sch Dist 5.00% 12/1/14		.05/13/2013	Merrill Lynch		10,658	10,000	.229	1
199491-P3-9	Columbus Ohio Var Purp 2.00% 06/01/15		.01/24/2013	Merrill Lynch		25,795	25,000	.79	1
23223P-AM-9	Cuyahoga Cnty Ohio 5.00% 12/01/16		.02/07/2013	Merrill Lynch		11,489	10,000	.99	1
23223P-DA-2	Cuyahoga Cnty Ohio Var Purp-Ltd 4.00% 12/1/17		.05/30/2013	Merrill Lynch		17,001	15,000	.298	1
245869-HG-0	Delaware Cnty Ohio Ltd 2.00% 12/01/14		.02/05/2013	Merrill Lynch		5,126	5,000	.19	1
26371G-MU-1	Dublin OH City Sch Dist 3.50% 12/01/15		.01/11/2013	Merrill Lynch		26,894	25,000	.97	1
26371G-NM-8	Dublin OH City Sch Dist 4.00% 12/01/14		.02/04/2013	Merrill Lynch		5,255	5,000	.35	1
353186-70-6	Franklin Cnty OH Hosp 3.5% 11/15/14		.01/25/2013	Merrill Lynch		10,470	10,000	.73	1
353186-6Y-0	Franklin Cnty OH Hosp 4.00% 11/01/16		.01/07/2013	Merrill Lynch		5,442	5,000	.38	1
353172-2A-6	Franklin Cnty Ohio Govt 2.125% 12/01/14		.02/05/2013	Merrill Lynch		5,142	5,000	.20	1
353172-Y9-4	Franklin Cnty Ohio Var 5.00% 12/01/17		.02/04/2013	Merrill Lynch		11,850	10,000	.92	1
431621-LA-7	Hilliard Ohio Sch Dist 5.00% 12/01/17		.01/23/2013	Merrill Lynch		11,504	10,000	.79	1
575296-FM-5	Mason Ohio City Sch Dist 5.25% 12/1/17		.03/01/2013	Merrill Lynch		29,916	25,000	.328	1
64184P-FA-1	New Albany Plain Lcl Sch Dist Ohio 2.00% 12/1/15		.05/22/2013	Merrill Lynch		5,150	5,000	.0	1
677520-2X-5	Ohio St Higher Ed 5.00% 8/01/17		.01/24/2013	Merrill Lynch		23,517	20,000	.493	1
677520-AP-3	Ohio St Hwy Cap Impt 4.00% 5/1/15		.02/13/2013	Merrill Lynch		10,730	10,000	.120	1
677587-BT-3	Ohio St Mental Health 5.00% 06/01/17		.02/01/2013	Merrill Lynch		11,623	10,000	.83	1
677520-C8-9	Ohio St Ser L 3.50% 5/1/16		.05/02/2013	Merrill Lynch		53,845	50,000	.5	1
67766W-RX-2	Ohio St STR Dev Auth WTR 5.00% 6/1/17		.05/31/2013	Merrill Lynch		23,112	20,000	.135	1
67760H-BZ-3	Ohio St Tpk comm Tpk Rv 5.50% 2/15/15		.05/22/2013	Merrill Lynch		10,807	10,000	.157	1
677632-XZ-9	Ohio St Univ Gen Rcpts 5.00% 12/1/17		.02/13/2013	Merrill Lynch		29,595	25,000	.271	1
67766W-PB-2	Ohio St WTR Dev Auth 4.00% 6/1/18		.04/16/2013	Merrill Lynch		45,508	40,000	.582	1
67766W-GR-7	Ohio St WTR Dev Auth 5.250% 6/1/18		.04/22/2013	Merrill Lynch		5,985	5,000	.103	1
677659-H2-3	Ohio st WTR Dev Auth Rev 3.00% 6/1/17		.04/05/2013	Merrill Lynch		10,815	10,000	.103	1
677659-YG-3	Ohio St Wtr Dev Auth Rev 4.00% 12/1/17		.05/29/2013	Merrill Lynch		28,300	25,000	.6	1
677659-2D-5	Ohio St Wtr Dev Auth Rev 4.00% 6/1/14		.05/13/2013	Merrill Lynch		10,337	10,000	.183	1
677659-H3-1	Ohio St Wtr Dev Auth Rev 5.00% 06/01/17		.03/05/2013	Merrill Lynch		29,248	25,000	.246	1
677659-H4-9	Ohio St WTR Dev Auth Rev 5.00% 12/1/17		.03/05/2013	Merrill Lynch		59,233	50,000	.653	1
677659-SZ-8	Ohio St Wtr Dev Auth Rev 5.00% 6/1/15		.05/23/2013	Merrill Lynch		10,844	10,000	.247	1
677659-YF-5	Ohio St Wtr Dev Auth Rev 5.00% 6/1/17		.05/29/2013	Merrill Lynch		34,751	30,000	.8	1
677659-YH-1	Ohio St WTR Dev Auth Rev 5.00% 6/1/18		.04/22/2013	Merrill Lynch		35,632	30,000	.588	1
677659-EE-0	Ohio St Wtr Dev Auth Rev 5.50% 06/1/14		.02/05/2013	Merrill Lynch		31,900	30,000	.307	1
677659-RZ-9	Ohio St Wtr Dev Auth Rev 5.50% 12/1/17		.06/03/2013	Merrill Lynch		5,987	5,000	.2	1
67766W-KG-6	Ohio St Wtr Dev Auth WPC 0.00% 12/1/14		.03/06/2013	Merrill Lynch		24,714	25,000	.0	1
67766W-QX-3	Ohio St Wtr Dev Auth Wtr 3.00% 6/1/18		.05/02/2013	Merrill Lynch		27,406	25,000	.315	1
67766W-LP-5	Ohio St Wtr Dev Auth Wtr 4.00% 6/1/15		.05/30/2013	Merrill Lynch		10,652	10,000	.3	1
67766W-PL-0	Ohio St Wtr Dev Auth Wtr 5.00% 12/01/16		.02/07/2013	Merrill Lynch		57,646	50,000	.493	1
67766W-RY-0	Ohio St Wtr Dev Auth Wtr 5.00% 12/1/17		.05/30/2013	Merrill Lynch		82,343	70,000	1.364	1
67766W-SA-1	Ohio St Wtr Dev Auth Wtr 5.00% 6/1/18		.05/28/2013	Merrill Lynch		17,678	15,000	.375	1
67766W-TT-9	Ohio St Wtr Dev Auth Wtr 5.00% 6/1/18		.05/02/2013	Merrill Lynch		29,873	25,000	.524	1
677521-AU-0	Ohio State Higher Ed 4.00% 8/1/17		.02/12/2013	Merrill Lynch		11,340	10,000	.12	1
677521-VP-8	Ohio State Higher Ed 5.00% 8/1/17		.03/06/2013	Merrill Lynch		17,493	15,000	.73	1
677521-NF-9	Ohio State Nat Res 4.00% 10/1/17		.02/12/2013	Merrill Lynch		11,305	10,000	.149	1
819071-PZ-8	Shaker Heights Ohio City Sch Dist 2.00% 12/15/17		.05/28/2013	Merrill Lynch		25,970	25,000	.293	1
960053-AA-4	Westerville Ohio Spl 2.00% 12/1/14		.02/21/2013	Merrill Lynch		10,219	10,000	.47	1
960011-IN-0	Westerville Ohio Var 4.50% 12/01/17		.02/11/2013	Merrill Lynch		46,643	40,000	.365	1
960453-FA-5	Westlake Ohio Var Purp 3.25% 12/1/17		.05/08/2013	Merrill Lynch		54,992	50,000	.731	1
982038-P0-8	Worthington Ohio City 1.50% 12/01/16		.02/07/2013	Merrill Lynch		5,093	5,000	.0	1
United States						1,195,402	1,065,000	11,076	XXX
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						1,195,402	1,065,000	11,076	XXX
3133EC-L4-4	FFCB 1.00% 4/11/18		.04/17/2013	Park National Bank		25,000	25,000	.4	1
313382-HT-3	FHLB .75% 3/27/17		.07/30/2013	Park National Bank		24,800	25,000	.64	1
313380-EC-7	FHLB .75% 9/8/17		.03/05/2013	Park National Bank		249,753	250,000	1,094	1
313383-2L-4	FHLB 0.50% 11/28/16		.05/06/2013	Park National Bank		250,000	250,000	.0	1
313382-FP-3	FHLB 1.00% 3/20/18		.04/30/2013	Park National Bank		25,000	25,000	.28	1

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
313382-L9-2	FHLB 1.02% 1/10/18		.04/10/2013	Park National Bank		25,000	25,000	.0	1
313381-RZ-0	FHLB 1.10% 7/30/18		.04/19/2013	Park National Bank		25,000	25,000	.60	1
313383-LC-3	FHLB 1.20% 12/27/17		.06/19/2013	Park National Bank		25,000	25,000	.0	1
313383-VM-0	FHLB 1.80% 8/28/18		.08/28/2013	Park National Bank		25,000	25,000	.0	1
313381-XH-3	FHLB 2.00% 2/15/22		.02/15/2013	Park National Bank		25,000	25,000	.0	1
313781-CD-2	FHLMC 4190 Grp 2 Cl Dg 2.00% 4/15/28		.06/20/2013	Park National Bank		1,471,739	1,478,206	1,971	1AM
United States						2,171,291	2,178,206	3,221	XXX
3199999. Subtotal - Bonds - U.S. Special Revenues						2,171,291	2,178,206	3,221	XXX
882508-AV-6	Texas Instruments Inc 1.00% 5/1/18		.05/03/2013	Park National Bank		24,822	25,000	.0	1
United States						24,822	25,000	0	XXX
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						24,822	25,000	0	XXX
8399997. Total - Bonds - Part 3						3,391,515	3,268,206	14,297	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						3,391,515	3,268,206	14,297	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	XXX
00287Y-10-9	AbbVie Inc		.01/08/2013	Park National Bank	550.000	16,700	.0	0	L
01741R-10-2	Allegheny Technologies Inc		.09/18/2013	Merrill Lynch	1,826	55	.0	0	L
018802-10-8	Alliant Energy Corp		.08/15/2013	Merrill Lynch	9,037	454	.0	0	L
02209S-10-3	Altria Group Inc		.07/10/2013	Merrill Lynch	7,625	267	.0	0	L
025537-10-1	AMN Elec Power Co		.09/10/2013	Merrill Lynch	3,479	157	.0	0	L
037411-80-8	Apache Corporation		.08/01/2013	Merrill Lynch	113.000	.0	.0	0	L
071813-10-9	Baxter Interntl Inc		.07/01/2013	Merrill Lynch	2,075	145	.0	0	L
17275R-10-2	Cisco Systems Inc		.05/21/2013	Park National Bank	950.000	22,597	.0	0	L
191216-10-0	Coca Cola Company		.07/01/2013	Merrill Lynch	2,911	118	.0	0	L
20030N-10-1	Comcast Corp New Cl A		.07/24/2013	Merrill Lynch	5,451	228	.0	0	L
25243Q-20-5	Diageo PLC SPSD ADR NEW		.04/16/2013	Merrill Lynch	2,860	347	.0	0	L
26441C-20-4	Duke Energy Corp New		.09/16/2013	Merrill Lynch	6,983	474	.0	0	L
629183-10-3	Eaton Corp PLC		.08/27/2013	Merrill Lynch	5,883	383	.0	0	L
291011-10-4	Emerson Electric Company		.09/10/2013	Merrill Lynch	2,119	125	.0	0	L
37733W-10-5	GlaxoSmithKline PLC ADR		.07/15/2013	Merrill Lynch	4,064	197	.0	0	L
406216-10-1	Halliburton Co		.09/25/2013	Merrill Lynch	1,764	77	.0	0	L
437076-10-2	Home Depot Inc		.09/19/2013	Merrill Lynch	6,629	491	.0	0	L
438516-10-6	Honeywell Intl Inc Del		.09/10/2013	Merrill Lynch	3,298	259	.0	0	L
458140-10-0	Intel Corporation		.09/03/2013	Park National Bank	1,418,109	31,643	.0	0	L
478160-10-4	Johnson & Johnson		.09/10/2013	Merrill Lynch	4,674	393	.0	0	L
46625H-10-0	JP Morgan Chase & Company		.07/31/2013	Merrill Lynch	18,447	926	.0	0	L
494368-10-3	Kimberly Clark		.07/02/2013	Merrill Lynch	8,028	756	.0	0	L
58155Q-10-3	McKesson Corporation Com		.07/01/2013	Merrill Lynch	1,427	152	.0	0	L
585055-10-6	Medtronic Inc		.07/26/2013	Merrill Lynch	2,173	110	.0	0	L
594918-10-4	Microsoft Corporation		.09/12/2013	Merrill Lynch	702,233	23,917	.0	0	L
609207-10-5	Mondelez International		.07/15/2013	Merrill Lynch	6,966	204	.0	0	L
65339F-10-1	Nextera Energy Inc		.09/16/2013	Merrill Lynch	8,115	633	.0	0	L
693718-10-8	Paccar Inc		.09/05/2013	Merrill Lynch	1,188	62	.0	0	L
713448-10-8	PepsiCo Inc		.09/30/2013	Merrill Lynch	9,070	702	.0	0	L
717081-10-3	Pfizer Inc		.09/04/2013	Merrill Lynch	15,673	440	.0	0	L
718172-10-9	Philip Morris Intl Inc		.07/12/2013	Merrill Lynch	2,985	273	.0	0	L
742718-10-9	Procter & Gamble Company		.08/15/2013	Merrill Lynch	9,070	718	.0	0	L
744320-10-2	Prudential Financial Inc		.09/19/2013	Merrill Lynch	7,228	498	.0	0	L
747525-10-3	Qualcomm Inc		.09/25/2013	Merrill Lynch	1,498	98	.0	0	L
80105N-10-5	Sanofi Aventis Spon Adr		.06/27/2013	Merrill Lynch	12,018	635	.0	0	L
847560-10-9	Spectra Energy Corp		.09/09/2013	Merrill Lynch	6,038	187	.0	0	L
904784-70-9	Unilever NV NY Reg SHS		.09/11/2013	Merrill Lynch	8,968	355	.0	0	L
913017-10-9	United Technologies Corp		.09/10/2013	Merrill Lynch	6,938	675	.0	0	L
92343V-10-4	Verizon Communications		.08/01/2013	Merrill Lynch	13,808	673	.0	0	L
92857W-20-9	Vodafone Group PLC		.08/09/2013	Merrill Lynch	5,867	175	.0	0	L
94106L-10-9	Waste Management Inc		.09/20/2013	Merrill Lynch	11,206	447	.0	0	L

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
976657-10-6	Wisconsin Energy Corp .....		..09/03/2013	Merrill Lynch	2.646	108		0	L
98389B-10-0	Xcel Energy Inc .....		..07/22/2013	Merrill Lynch	5.982	176		0	L
United States						108,031	XXX	0	XXX
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						108,031	XXX	0	XXX
36242H-10-4	Gabelli Dividend & Income Trust .....		..09/23/2013	Merrill Lynch	100.847	1,926		0	L
464287-83-8	iShares D Jones US Basic .....		..09/30/2013	Merrill Lynch	6.000	415		0	L
74972H-68-9	RS Small Cap Growth .....		..09/11/2013	Merrill Lynch	561.116	37,000		0	L
81369Y-50-6	Sector Spdr Energy .....		..09/30/2013	Merrill Lynch	1.969	154		0	L
81369Y-70-4	Sector Spdr Industrial .....		..09/30/2013	Merrill Lynch	19.846	836		0	L
921937-85-0	Vanguard Short-Term Bond ETF .....		..07/15/2013	Park National Bank	7,089.052	75,000		0	L
United States						115,332	XXX	0	XXX
9299999. Subtotal - Common Stocks - Mutual Funds						115,332	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						223,363	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						223,363	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						223,363	XXX	0	XXX
9999999 - Totals						3,614,878	XXX	14,297	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog-nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date	NAIC Design-ation or Market In-dicator (a)
3133EA-BW-7	FFCB .38% 5/1/14		02/14/2013	Maturity		250,000	250,000	250,000	250,000	.0	.0	.0	.0	.0	250,000	.0	.0	.0	269	05/01/2014	1
3133EA-CX-2	FFCB .40% 8/7/14		04/16/2013	Call		250,000	250,000	250,000	250,000	.0	.0	.0	.0	.0	250,000	.0	.0	.0	689	08/07/2014	1
31331J-UX-9	FFCB 1.10% 07/08/13		07/08/2013	Maturity		25,000	25,000	24,996	25,000	.0	.4	.0	.4	.0	25,000	.0	.0	.0	275	07/08/2013	1
313380-7J-0	FHLB 1.45% 2/1/19		01/08/2013	Call		25,000	25,000	25,000	25,000	.0	.0	.0	.0	.0	25,000	.0	.0	.0	158	02/01/2019	1
313374-14-2	FHLB 1.50% 7/29/15		07/31/2013	Call		24,999	25,000	25,000	25,000	.0	.0	.0	.0	.0	25,000	.0	(1)	(1)	376	07/29/2015	1
313379-FE-4	FHLB 1.80% 5/16/19		05/16/2013	Call		25,000	25,000	25,000	25,000	.0	.0	.0	.0	.0	25,000	.0	.0	.0	225	05/16/2019	1
313380-K0-9	FHLB 2.00% 9/14/20		03/31/2013	Call		25,000	25,000	25,000	25,000	.0	.0	.0	.0	.0	25,000	.0	.0	.0	250	09/14/2020	1
677409-BF-0	Ohio Mun Elec Gen Agy 5.00% 2/15/13		02/15/2013	Maturity		730,000	730,000	800,485	731,827	.0	(1,827)	.0	(1,827)	.0	730,000	.0	.0	.0	18,250	02/15/2013	1
3128MC-WD-3	FHLMC #G1-4044 3.00% 1/1/26		09/16/2013	Redemption		35,592	35,592	35,814	35,610	.0	(18)	.0	(18)	.0	35,592	.0	.0	.0	428	01/01/2026	1AM
3128MM-NM-1	FHLMC #G18395 3.00% 7/1/26		09/16/2013	Redemption		42,757	42,757	43,025	42,741	.0	.17	.0	.17	.0	42,757	.0	.0	.0	438	07/01/2026	1AM
3137B1-CD-2	FHLMC 4190 Grp 2 CI DG 2.00% 4/15/28		09/15/2013	Redemption		39,099	39,099	.0	.0	.0	.3	.0	.3	.0	39,099	.0	.0	.0	124	04/15/2028	1AM
31416X-HY-9	FNMA #AB2046 3.00% 1/1/26		09/26/2013	Redemption		29,685	29,685	29,870	29,700	.0	(16)	.0	(16)	.0	29,685	.0	.0	.0	357	01/01/2026	1AM
31416Y-UW-6	FNMA #AB3296 3.00% 7/1/26		09/26/2013	Redemption		58,819	58,819	59,186	58,881	.0	(62)	.0	(62)	.0	58,819	.0	.0	.0	596	07/01/2026	1AM
31418A-NK-0	FNMA Pool #MA 1293 2.00% 12/1/27		09/26/2013	Redemption		20,717	20,717	21,384	20,752	.0	(35)	.0	(35)	.0	20,717	.0	.0	.0	190	12/01/2027	1AM
United States						1,581,667	1,581,668	1,653,666	1,544,507	0	(1,935)	0	(1,935)	0	1,581,668	0	(1)	(1)	22,625	XXX	XXX
3199999. Subtotal - Bonds - U.S. Special Revenues						1,581,667	1,581,668	1,653,666	1,544,507	0	(1,935)	0	(1,935)	0	1,581,668	0	(1)	(1)	22,625	XXX	XXX
66586G-CA-3	Northern Trust 4.60% 02/01/13		02/01/2013	Maturity		25,000	25,000	24,203	24,986	.0	.14	.0	.14	.0	25,000	.0	.0	.0	575	02/01/2013	1
United States						25,000	25,000	24,203	24,986	0	14	0	14	0	25,000	0	0	0	575	XXX	XXX
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						25,000	25,000	24,203	24,986	0	14	0	14	0	25,000	0	0	0	575	XXX	XXX
8399997. Total - Bonds - Part 4						1,606,667	1,606,668	1,677,869	1,569,493	0	(1,921)	0	(1,921)	0	1,606,668	0	(1)	(1)	23,200	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						1,606,667	1,606,668	1,677,869	1,569,493	0	(1,921)	0	(1,921)	0	1,606,668	0	(1)	(1)	23,200	XXX	XXX
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
002824-10-0	Abbott Laboratories		01/08/2013	Park National Bank	550,000	16,700		16,700	18,013	(1,313)	.0	.0	(1,313)	.0	16,700	.0	.0	.0	.0		
037411-80-8	Apache Corporation		08/31/2013	Merrill Lynch	200,000	.0		10,608	9,140	1,468	.0	.0	1,468	.0	10,608	.0	(10,608)	(10,608)	300		
30161N-10-1	Exelon Corp		05/21/2013	Park National Bank	375,000	13,134		16,916	11,153	5,764	.0	.0	5,764	.0	16,916	.0	(3,783)	(3,783)	313		
654106-10-3	Nike Inc		02/05/2013	Park National Bank	300,000	16,141		8,218	15,480	(7,262)	.0	.0	(7,262)	.0	8,218	.0	7,923	7,923	.0		
87612E-10-6	Target Corporation		02/05/2013	Park National Bank	125,000	7,588		6,967	7,396	(429)	.0	.0	(429)	.0	6,967	.0	621	621	.0		
United States						53,562	XXX	59,410	61,181	(1,772)	0	0	(1,772)	0	59,410	0	(5,847)	(5,847)	613	XXX	XXX
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						53,562	XXX	59,410	61,181	(1,772)	0	0	(1,772)	0	59,410	0	(5,847)	(5,847)	613	XXX	XXX
269658-78-3	Eagle Small Cap Growth Fund		09/11/2013	Merrill Lynch	673,661	36,971		26,711	29,479	(2,768)	.0	.0	(2,768)	.0	26,711	.0	10,259	10,259	.0		
92204A-20-7	Vanguard Consumer Staples ETF		05/21/2013	Park National Bank	300,000	31,994		16,658	26,372	(9,714)	.0	.0	(9,714)	.0	16,658	.0	15,336	15,336	.0		
921937-84-3	Vanguard Intermediate		05/06/2013	Park National Bank	2,920,153	35,000		34,990	34,925	65	.0	.0	65	.0	34,990	.0	10	10	391		
921937-85-0	Vanguard Short-Term Bond ETF		07/30/2013	Merrill Lynch	5,654,192	60,000		60,106	34,457	26	.0	.0	26	.0	60,106	.0	(106)	(106)	190		
92204A-88-4	Vanguard Telecommunication Services		05/21/2013	Park National Bank	250,000	20,375		11,493	17,503	(6,010)	.0	.0	(6,010)	.0	11,493	.0	8,882	8,882	.0		
United States						184,339	XXX	149,958	142,736	(18,400)	0	0	(18,400)	0	149,958	0	34,380	34,380	581	XXX	XXX
9299999. Subtotal - Common Stocks - Mutual Funds						184,339	XXX	149,958	142,736	(18,400)	0	0	(18,400)	0	149,958	0	34,380	34,380	581	XXX	XXX
9799997. Total - Common Stocks - Part 4						237,901	XXX	209,368	203,917	(20,172)	0	0	(20,172)	0	209,368	0	28,533	28,533	1,194	XXX	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						237,901	XXX	209,368	203,917	(20,172)	0	0	(20,172)	0	209,368	0	28,533	28,533	1,194	XXX	XXX
9899999. Total - Preferred and Common Stocks						237,901	XXX	209,368	203,917	(20,172)	0	0	(20,172)	0	209,368	0	28,533	28,533	1,194	XXX	XXX
9999999 - Totals						1,844,568	XXX	1,887,237	1,773,410	(20,172)	(1,921)	0	(22,093)	0	1,816,036	0	28,532	28,532	24,394	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Premium (Received) Paid	Current Year Initial Cost of Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (b)
0079999. Subtotal - Purchased Options - Hedging Effective										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0149999. Subtotal - Purchased Options - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0219999. Subtotal - Purchased Options - Replications										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0289999. Subtotal - Purchased Options - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0359999. Subtotal - Purchased Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0369999. Total Purchased Options - Call Options and Warrants										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0379999. Total Purchased Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0389999. Total Purchased Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0399999. Total Purchased Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0409999. Total Purchased Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0419999. Total Purchased Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0429999. Total Purchased Options										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0499999. Subtotal - Written Options - Hedging Effective										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0569999. Subtotal - Written Options - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0639999. Subtotal - Written Options - Replications										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0709999. Subtotal - Written Options - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0779999. Subtotal - Written Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0789999. Total Written Options - Call Options and Warrants										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0799999. Total Written Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0809999. Total Written Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0819999. Total Written Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0829999. Total Written Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0839999. Total Written Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0849999. Total Written Options										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0909999. Subtotal - Swaps - Hedging Effective										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0969999. Subtotal - Swaps - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1029999. Subtotal - Swaps - Replication										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1089999. Subtotal - Swaps - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1149999. Subtotal - Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1159999. Total Swaps - Interest Rate										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1169999. Total Swaps - Credit Default										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1179999. Total Swaps - Foreign Exchange										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1189999. Total Swaps - Total Return										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1199999. Total Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1209999. Total Swaps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1269999. Subtotal - Forwards										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1399999. Subtotal - Hedging Effective										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1409999. Subtotal - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1419999. Subtotal - Replication										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1429999. Subtotal - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1439999. Subtotal - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1449999 - Totals										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX

(a)	Code	Description of Hedged Risk(s)

(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

SCHEDULE DB - PART B - SECTION 1

Futures Contracts Open as of the Current Statement Date																					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	Highly Effective Hedges			All Other	19	20	21	22
														15	16	17	18				
Ticker Symbol	Number of Contracts	Notional Amount	Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Date of Maturity or Expiration	Exchange	Trade Date	Transaction Price	Reporting Date Price	Fair Value	Book/ Adjusted Carrying Value	Cumulative Variation Margin	Deferred Variation Margin	Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item	Cumulative Variation Margin	Change in Variation Margin Gain (Loss) Recognized in Current Year	Potential Exposure	Hedge Effectiveness at Inception and at Quarter-end (b)	Value of One (1) Point
1329999. Subtotal - Long Futures												0	0	0	0	0	0	0	0	XXX	XXX
1389999. Subtotal - Short Futures												0	0	0	0	0	0	0	0	XXX	XXX
1399999. Subtotal - Hedging Effective												0	0	0	0	0	0	0	0	XXX	XXX
1409999. Subtotal - Hedging Other												0	0	0	0	0	0	0	0	XXX	XXX
1419999. Subtotal - Replication												0	0	0	0	0	0	0	0	XXX	XXX
1429999. Subtotal - Income Generation												0	0	0	0	0	0	0	0	XXX	XXX
1439999. Subtotal - Other												0	0	0	0	0	0	0	0	XXX	XXX
1449999 - Totals												0	0	0	0	0	0	0	0	XXX	XXX

Broker Name										Beginning Cash Balance	Cumulative Cash Change	Ending Cash Balance
Total Net Cash Deposits										0	0	0

(a)	Code	Description of Hedged Risk(s)

(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE DB - PART D - SECTION 1

Counterparty Exposure for Derivative Instruments Open as of Current Statement Date

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE DB - PART D - SECTION 2

Collateral for Derivative Instruments Open as of Current Statement Date

Collateral Pledged by Reporting Entity

[illegible]

Collateral Pledged to Reporting Entity

[illegible]

SCHEDULE DL - PART 1
SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned Current Statement Date						
1	2	3	4	5	6	7
CUSIP Identification	Description	Code	NAIC Designation/ Market Indicator	Fair Value	Book/Adjusted Carrying Value	Maturity Date
0599999. Total - U.S. Government Bonds				0	0	XXX
1099999. Total - All Other Government Bonds				0	0	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds				0	0	XXX
2499999. Total - U.S. Political Subdivisions Bonds				0	0	XXX
3199999. Total - U.S. Special Revenues Bonds				0	0	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds				0	0	XXX
4899999. Total - Hybrid Securities				0	0	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds				0	0	XXX
6199999. Total - Issuer Obligations				0	0	XXX
6299999. Total - Residential Mortgage-Backed Securities				0	0	XXX
6399999. Total - Commercial Mortgage-Backed Securities				0	0	XXX
6499999. Total - Other Loan-Backed and Structured Securities				0	0	XXX
6599999. Total Bonds				0	0	XXX
7099999. Total - Preferred Stocks				0	0	XXX
7599999. Total - Common Stocks				0	0	XXX
7699999. Total - Preferred and Common Stocks				0	0	XXX
9999999 - Totals				0	0	XXX

General Interrogatories:

1. Total activity for the year to date
- Fair Value \$ Book/Adjusted Carrying Value \$
2. Average balance for the year to date
- Fair Value \$ Book/Adjusted Carrying Value \$
3. Reinvested securities lending collateral assets book/adjusted carrying valure included in this schedule by NAIC designation:
- NAIC 1 \$ NAIC 2 \$ NAIC 3 \$ NAIC 4 \$ NAIC 5 \$ NAIC 6 \$

SCHEDULE DL - PART 2
SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned Current Statement Date						
1	2	3	4	5	6	7
CUSIP Identification	Description	Code	NAIC Designation/ Market Indicator	Fair Value	Book/Adjusted Carrying Value	Maturity Date
0599999. Total - U.S. Government Bonds				0	0	XXX
1099999. Total - All Other Government Bonds				0	0	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds				0	0	XXX
2499999. Total - U.S. Political Subdivisions Bonds				0	0	XXX
3199999. Total - U.S. Special Revenues Bonds				0	0	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds				0	0	XXX
4899999. Total - Hybrid Securities				0	0	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds				0	0	XXX
6199999. Total - Issuer Obligations				0	0	XXX
6299999. Total - Residential Mortgage-Backed Securities				0	0	XXX
6399999. Total - Commercial Mortgage-Backed Securities				0	0	XXX
6499999. Total - Other Loan-Backed and Structured Securities				0	0	XXX
6599999. Total Bonds				0	0	XXX
7099999. Total - Preferred Stocks				0	0	XXX
7599999. Total - Common Stocks				0	0	XXX
7699999. Total - Preferred and Common Stocks				0	0	XXX
9999999 - Totals				0	0	XXX

General Interrogatories:

1. Total activity for the year to date

Fair Value \$

Book/Adjusted Carrying Value \$
2. Average balance for the year to date

Fair Value \$

Book/Adjusted Carrying Value \$

SCHEDULE E - PART 1 - CASH

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2013 OF THE Medical Benefits Mutual Life Insurance Co.

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]