



ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

Consumers Life Insurance Company

NAIC Group Code.....730, 730
(Current Period) (Prior Period)

NAIC Company Code..... 62375

Employer's ID Number..... 21-0706531

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized..... October 3, 1955

Commenced Business..... October 3, 1955

Statutory Home Office

2060 East Ninth Street..... Cleveland OH US 44115-1355
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

2060 East Ninth Street..... Cleveland OH US 44115-1355
(Street and Number) (City or Town, State, Country and Zip Code)

216-687-7000

(Area Code) (Telephone Number)

Mail Address

2060 East Ninth Street..... Cleveland OH US 44115-1355
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

2060 East Ninth Street..... Cleveland OH US 44115-1355
(Street and Number) (City or Town, State, Country and Zip Code)

216-687-7000

(Area Code) (Telephone Number)

Internet Web Site Address

www.ConsumersLife.com

Statutory Statement Contact

Sharon Matonis

216-687-6049

(Name)

Sharon.Matonis@medmutual.com

(Area Code) (Telephone Number) (Extension)

(E-Mail Address)

216-360-4073

(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Richard Alan Chircosta	President & CEO	2. Steffany Matticola Larkins #	Secretary
3. Raymond Karl Mueller	Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

James Charles Cellura #	Jared Paul Chaney	Richard Alan Chircosta	Steffany Matticola Larkins
Raymond Karl Mueller			

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

(Signature)
Richard Alan Chircosta
1. (Printed Name)
President & CEO
(Title)

(Signature)
Steffany Matticola Larkins
2. (Printed Name)
Secretary
(Title)

(Signature)
Raymond Karl Mueller
3. (Printed Name)
Treasurer
(Title)

Subscribed and sworn to before me

This _____ day of _____ 2014

a. Is this an original filing?

Yes [X] No []

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	17,785,355		17,785,355	16,084,903
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....(614,420), Schedule E-Part 1), cash equivalents (\$....2,500,000, Schedule E-Part 2) and short-term investments (\$....49,768, Schedule DA).....	1,935,348		1,935,348	9,235,629
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	19,720,703	0	19,720,703	25,320,532
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	246,294		246,294	224,934
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,142,345		2,142,345	3,086,394
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	5,352,375		5,352,375	7,432,432
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....	909,971	37,720	872,251	62,174
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	183,400
18.2 Net deferred tax asset.....	468,311	5,124	463,187	
19. Guaranty funds receivable or on deposit.....	1,530,655		1,530,655	1,344,822
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	93,442	93,442	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	7,241,547		7,241,547	172,048
24. Health care (\$.....0) and other amounts receivable.....	1,317,772	480,782	836,990	59,654
25. Aggregate write-ins for other than invested assets.....	1,416,117	114,360	1,301,757	866,280
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	40,439,532	731,428	39,708,104	38,752,670
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	40,439,532	731,428	39,708,104	38,752,670

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Prepaid Assets.....	78,960	78,960	0	
2502. Other Assets.....	29,000	29,000	0	
2503. Premium Tax Recoverable.....	869,371		869,371	866,280
2598. Summary of remaining write-ins for Line 25 from overflow page.....	438,786	6,400	432,386	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	1,416,117	114,360	1,301,757	866,280

Consumers Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$....1,260,000 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,260,000	1,443,000
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	852,000	3,430,000
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	3,376,379	3,595,921
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	1,389,000	2,419,600
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$....107,687 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	223,834	2,660,946
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$....4,836,421 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	4,836,421	1,410,562
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$....2,733,827 ceded.....	2,733,827	6,633,505
9.4 Interest Maintenance Reserve (IMR, Line 6).....		1,085
10. Commissions to agents due or accrued - life and annuity contracts \$....91,540, accident and health \$....440,903 and deposit-type contract funds \$.....0.....	532,443	1,211,033
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	882,576	403,567
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	3,373,370	2,561,706
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	542,989	
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	6,412	3,272
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	572	9,387
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	27,521	20,771
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	20,037,344	25,804,355
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	20,037,344	25,804,355
29. Common capital stock.....	1,600,000	1,600,000
30. Preferred capital stock.....	0	0
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	35,925,250	30,925,250
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(17,854,490)	(19,576,935)
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 ....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	18,070,760	11,348,315
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	19,670,760	12,948,315
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	39,708,104	38,752,670

DETAILS OF WRITE-INS

2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

Consumers Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11).....	60,938,349	63,020,042
2. Considerations for supplementary contracts with life contingencies.....	255,407	364,417
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	1,085	2,855
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	0	0
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.....	2,384,387	0
9. Totals (Lines 1 to 8.3).....	63,579,228	63,387,314
10. Death benefits.....	14,431,396	15,718,020
11. Matured endowments (excluding guaranteed annual pure endowments).....	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	0	0
13. Disability benefits and benefits under accident and health contracts.....	23,346,027	21,633,700
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.....	(2,761,000)	2,450,500
20. Totals (Lines 10 to 19).....	35,016,423	39,802,220
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	11,477,886	12,997,300
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	12,285,807	13,944,011
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	2,671,392	1,844,557
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.....	552,500	57,730
28. Totals (Lines 20 to 27).....	62,004,008	68,645,818
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,575,220	(5,258,504)
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).....	1,575,220	(5,258,504)
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	371,395	(343,400)
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).....	1,203,825	(4,915,104)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR).....	0	0
35. Net income (Line 33 plus Line 34).....	1,203,825	(4,915,104)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	12,948,315	18,347,661
37. Net income (Line 35).....	1,203,825	(4,915,104)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax.....	(156,689)	(423,000)
41. Change in nonadmitted assets.....	682,059	105,409
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	(6,750)	(6,651)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	0	0
47. Other changes in surplus in Separate Accounts Statement.....	0	0
48. Change in surplus notes.....	0	0
49. Cumulative effect of changes in accounting principles.....	0	(160,000)
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.....	5,000,000	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
54. Net change in capital and surplus for the year (Lines 37 through 53).....	6,722,445	(5,399,346)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	19,670,760	12,948,315

DETAILS OF WRITE-INS

08.301. Other Income.....	2,384,387	0
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	2,384,387	0
2701. Other Expense.....	552,500	57,730
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	552,500	57,730
5301.	0	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0

Consumers Life Insurance Company

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	62,871,203	62,557,845
2. Net investment income.....	598,483	668,108
3. Miscellaneous income.....	2,384,387	.....
4. Total (Lines 1 through 3).....	65,854,073	63,225,953
5. Benefit and loss related payments.....	40,847,186	35,027,681
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.....	.....
7. Commissions, expenses paid and aggregate write-ins for deductions.....	27,407,457	27,569,377
8. Dividends paid to policyholders.....	.....	.....
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(354,994)	.....
10. Total (Lines 5 through 9).....	67,899,649	62,597,058
11. Net cash from operations (Line 4 minus Line 10).....	(2,045,576)	628,895
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	1,875,000	3,000,000
12.2 Stocks.....	.....	.....
12.3 Mortgage loans.....	.....	.....
12.4 Real estate.....	.....	.....
12.5 Other invested assets.....	.....	.....
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	.....	.....
12.7 Miscellaneous proceeds.....	.....	.....
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	1,875,000	3,000,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	3,941,563	1,668,493
13.2 Stocks.....	.....	.....
13.3 Mortgage loans.....	.....	.....
13.4 Real estate.....	.....	.....
13.5 Other invested assets.....	.....	.....
13.6 Miscellaneous applications.....	.....	.....
13.7 Total investments acquired (Lines 13.1 to 13.6).....	3,941,563	1,668,493
14. Net increase (decrease) in contract loans and premium notes.....	.....	.....
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(2,066,563)	1,331,507
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	.....	.....
16.2 Capital and paid in surplus, less treasury stock.....	5,000,000	.....
16.3 Borrowed funds.....	.....	.....
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	.....	.....
16.5 Dividends to stockholders.....	.....	.....
16.6 Other cash provided (applied).....	(8,188,142)	(1,460,000)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(3,188,142)	(1,460,000)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(7,300,281)	500,402
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	9,235,629	8,735,227
19.2 End of year (Line 18 plus Line 19.1).....	1,935,348	9,235,629

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

20.0001
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	60,938,349		287,137				19,683,616		37,464,394		3,503,202	
2. Considerations for supplementary contracts with life contingencies.....	0											
3. Net investment income.....	255,407		1,203				82,499		157,022		14,683	
4. Amortization of Interest Maintenance Reserve (IMR).....	1,085		5				351		667		62	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	0											
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	2,384,387	0	0	0	0	0	0	0	2,150,674	0	233,713	0
9. Totals (Lines 1 to 8.3).....	63,579,228	0	288,345	0	0	0	19,766,466	0	39,772,757	0	3,751,660	0
10. Death benefits.....	14,431,396		546,000				13,885,396					
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	0											
13. Disability benefits and benefits under accident and health contracts.....	23,346,027								21,406,923		1,939,104	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	0											
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	0											
18. Payments on supplementary contracts with life contingencies.....	0											
19. Increase in aggregate reserves for life and accident and health contracts.....	(2,761,000)		19,000				(202,000)		(2,179,000)		(399,000)	
20. Totals (Lines 10 to 19).....	35,016,423	0	565,000	0	0	0	13,683,396	0	19,227,923	0	1,540,104	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	11,477,886		59,770				1,660,762		8,664,711		1,092,643	
22. Commissions and expense allowances on reinsurance assumed.....	0											
23. General insurance expenses.....	12,285,807		21,569				2,135,353		9,052,726		1,076,159	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	2,671,392		4,956				392,265		2,144,385		129,786	
25. Increase in loading on deferred and uncollected premiums.....	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	552,500	0	0	0	0	0	0	0	506,186	0	46,314	0
28. Totals (Lines 20 to 27).....	62,004,008	0	651,295	0	0	0	17,871,776	0	39,595,931	0	3,885,006	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,575,220	0	(362,950)	0	0	0	1,894,690	0	176,826	0	(133,346)	0
30. Dividends to policyholders.....	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	1,575,220	0	(362,950)	0	0	0	1,894,690	0	176,826	0	(133,346)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	371,395		(85,574)				446,717		41,691		(31,439)	
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).....	1,203,825	0	(277,376)	0	0	0	1,447,973	0	135,135	0	(101,907)	0

DETAILS OF WRITE-INS

08.301. Other Income.....	2,384,387								2,150,674		233,713	
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	2,384,387	0	0	0	0	0	0	0	2,150,674	0	233,713	0
2701. Other Expense.....	552,500								506,186		46,314	
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	552,500	0	0	0	0	0	0	0	506,186	0	46,314	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year.....	1,443,000		64,000				1,379,000				
2. Tabular net premiums or considerations.....	995,646		202,396				793,250				
3. Present value of disability claims incurred.....	131,699				XXX		131,699				
4. Tabular interest.....	38,568		7,336				31,232				
5. Tabular less actual reserve released.....	0										
6. Increase in reserve on account of change in valuation basis.....	0										
7. Other increases (net).....	36,400		36,400								
8. Totals (Lines 1 to 7).....	2,645,313	0	310,132	0	0	0	2,335,181	0			
9. Tabular cost.....	1,034,214		209,732		XXX		824,482				
10. Reserves released by death.....	333,699			XXX	XXX		333,699	XXX			
11. Reserves released by other terminations (net).....	17,400		17,400								
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0										
13. Net transfers to or (from) Separate Accounts.....	0										
14. Total deductions (Lines 9 to 13).....	1,385,313	0	227,132	0	0	0	1,158,181	0			
15. Reserve December 31, current year.....	1,260,000	0	83,000	0	0	0	1,177,000	0			

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....71,032	.....70,629
1.1 Bonds exempt from U.S. tax.....	(a).....	
1.2 Other bonds (unaffiliated).....	(a).....245,816	.....267,580
1.3 Bonds of affiliates.....	(a).....	
2.1 Preferred stocks (unaffiliated).....	(b).....	
2.11 Preferred stocks of affiliates.....	(b).....	
2.2 Common stocks (unaffiliated).....	(b).....	
2.21 Common stocks of affiliates.....	(b).....	
3. Mortgage loans.....	(c).....	
4. Real estate.....	(d).....	
5. Contract loans.....		
6. Cash, cash equivalents and short-term investments.....	(e).....758	.....756
7. Derivative instruments.....	(f).....	
8. Other invested assets.....		
9. Aggregate write-ins for investment income.....	0	0
10. Total gross investment income.....	317,606	338,965
11. Investment expenses.....		(g).....83,558
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		0
16. Total deductions (Lines 11 through 15).....		83,558
17. Net investment income (Line 10 minus Line 16).....		255,407

DETAILS OF WRITE-INS

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

(a) Includes \$....2,335 accrual of discount less \$....368,446 amortization of premium and less \$....25,138 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....			0		
1.1 Bonds exempt from U.S. tax.....			0		
1.2 Other bonds (unaffiliated).....			0		
1.3 Bonds of affiliates.....			0		
2.1 Preferred stocks (unaffiliated).....			0		
2.11 Preferred stocks of affiliates.....			0		
2.2 Common stocks (unaffiliated).....			0		
2.21 Common stocks of affiliates.....			0		
3. Mortgage loans.....			0		
4. Real estate.....			0		
5. Contract loans.....			0		
6. Cash, cash equivalents and short-term investments.....			0		
7. Derivative instruments.....			0		
8. Other invested assets.....			0		
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	0	0	0	0	0

DETAILS OF WRITE-INS

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

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

	1 Total	2 Industrial Life	Ordinary			5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	6 Life Insurance		7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected.....	0											
2. Deferred and accrued.....	0											
3. Deferred, accrued and uncollected:												
3.1 Direct.....	0											
3.2 Reinsurance assumed.....	0											
3.3 Reinsurance ceded.....	0											
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0	
4. Advance.....	0											
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0	
6. Collected during year:												
6.1 Direct.....	80,036			80,036								
6.2 Reinsurance assumed.....	0											
6.3 Reinsurance ceded.....	0											
6.4 Net.....	80,036	0	80,036	0	0	0	0	0	0	0	0	
7. Line 5 + Line 6.4.....	80,036	0	80,036	0	0	0	0	0	0	0	0	
8. Prior year (uncollected + deferred and accrued - advance).....	0											
9. First year premiums and considerations:												
9.1 Direct.....	80,036			80,036								
9.2 Reinsurance assumed.....	0											
9.3 Reinsurance ceded.....	0											
9.4 Net (Line 7 - Line 8).....	80,036	0	80,036	0	0	0	0	0	0	0	0	
SINGLE												
10. Single premiums and considerations:												
10.1 Direct.....	0											
10.2 Reinsurance assumed.....	0											
10.3 Reinsurance ceded.....	0											
10.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	
RENEWAL												
11. Uncollected.....	2,142,345			4,057			307,429			1,695,930		
12. Deferred and accrued.....	(4,836,421)						(4,836,421)				134,929	
13. Deferred, accrued and uncollected:												
13.1 Direct.....	(2,694,076)			4,057			(4,528,992)			1,695,930		
13.2 Reinsurance assumed.....	0										134,929	
13.3 Reinsurance ceded.....	0											
13.4 Net (Line 11 + Line 12).....	(2,694,076)	0	4,057	0	0	(4,528,992)	0	1,695,930	0	134,929	0	
14. Advance.....	223,834			3,126			113,021		75,584		32,103	
15. Line 13.4 - Line 14.....	(2,917,910)	0	931	0	0	(4,642,013)	0	1,620,346	0	102,826	0	
16. Collected during year:												
16.1 Direct.....	132,633,655			204,569			24,940,103		97,659,783		9,829,200	
16.2 Reinsurance assumed.....	0											
16.3 Reinsurance ceded.....	69,842,488						2,077,243		61,295,018		6,470,227	
16.4 Net.....	62,791,167	0	204,569	0	0	22,862,860	0	36,364,765	0	3,358,973	0	
17. Line 15 + Line 16.4.....	59,873,257	0	205,500	0	0	18,220,847	0	37,985,111	0	3,461,799	0	
18. Prior year (uncollected + deferred and accrued - advance).....	(985,056)	0	(1,601)			(1,462,769)	0	520,717		(41,403)		
19. Renewal premiums and considerations:												
19.1 Direct.....	130,700,801			207,101			21,760,859		98,759,412		9,973,429	
19.2 Reinsurance assumed.....	0											
19.3 Reinsurance ceded.....	69,842,488	0	207,101	0	0	2,077,243	0	61,295,018		6,470,227		
19.4 Net (Line 17 - Line 18).....	60,858,313	0	207,101	0	0	19,683,616	0	37,464,394	0	3,503,202	0	
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct.....	130,780,837	0	287,137	0	0	21,760,859	0	98,759,412	0	9,973,429	0	
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	
20.3 Reinsurance ceded.....	69,842,488	0	0	0	0	2,077,243	0	61,295,018		6,470,227		
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	60,938,349	0	287,137	0	0	19,683,616	0	37,464,394	0	3,503,202	0	

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0										
22. All other.....	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	0										
23.2 Reinsurance assumed.....	0										
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	0										
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	0										
25.2 Reinsurance assumed.....	0										
25.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	2,603,795		22,280			247,209		2,010,823		323,483	
28. Single.....	0										
29. Renewal.....	8,874,091		37,490			1,413,553		6,653,888		769,160	
30. Deposit-type contract funds.....	0										
31. Totals (to agree with Page 6, Line 21).....	11,477,886	0	59,770	0	0	1,660,762	0	8,664,711	0	1,092,643	0

Consumers Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5	6		
	1 Life	Accident and Health					
		2 Cost Containment	3 All Other				
1. Rent.....	78,576	368	842,373		921,317		
2. Salaries and wages.....	1,530,325	1,908,790	4,734,784		8,173,899		
3.11 Contributions for benefit plans for employees.....	342,982	429,446	1,125,927		1,898,355		
3.12 Contributions for benefit plans for agents.....					0		
3.21 Payments to employees under non-funded benefit plans.....					0		
3.22 Payments to agents under non-funded benefit plans.....					0		
3.31 Other employee welfare.....	170	652	86,473		87,295		
3.32 Other agent welfare.....					0		
4.1 Legal fees and expenses.....		12,511	13,727		26,238		
4.2 Medical examination fees.....					0		
4.3 Inspection report fees.....					0		
4.4 Fees of public accountants and consulting actuaries.....	16,882		46,302		63,184		
4.5 Expense of investigation and settlement of policy claims.....					0		
5.1 Traveling expenses.....	12,766	31,227	111,843		155,836		
5.2 Advertising.....	799	529	139,496		140,824		
5.3 Postage, express, telegraph and telephone.....	13,363	25,303	213,621		252,287		
5.4 Printing and stationery.....	5,583	6,953	94,492		107,028		
5.5 Cost or depreciation of furniture and equipment.....	12,964	979	87,082		101,025		
5.6 Rental of equipment.....					0		
5.7 Cost or depreciation of EDP equipment and software.....	41,492	46,991	577,188		665,671		
6.1 Books and periodicals.....	1,230	2,045	17,788		21,063		
6.2 Bureau and association fees.....	4,206	2,939	15,408		22,553		
6.3 Insurance, except on real estate.....			33,709		33,709		
6.4 Miscellaneous losses.....					0		
6.5 Collection and bank service charges.....				79,489	79,489		
6.6 Sundry general expenses.....					0		
6.7 Group service and administration fees.....					0		
6.8 Reimbursements by uninsured plans.....			(1,737,502)		(1,737,502)		
7.1 Agency expense allowance.....					0		
7.2 Agents' balances charged off (less \$.....0 recovered).....					0		
7.3 Agency conferences other than local meetings.....					0		
9.1 Real estate expenses.....					0		
9.2 Investment expenses not included elsewhere.....				4,069	4,069		
9.3 Aggregate write-ins for expenses.....	95,584	369,172	888,269	0	0		
10. General expenses Incurred.....	2,156,922	2,837,905	7,290,980	0	83,558 (a)....12,369,365		
11. General expenses unpaid December 31, prior year.....	126,757	73,913	193,299		9,598 403,567		
12. General expenses unpaid December 31, current year.....	176,168	158,580	539,905		7,923 882,576		
13. Amounts receivable relating to uninsured plans, prior year.....			62,174		62,174		
14. Amounts receivable relating to uninsured plans, current year.....			909,971		909,971		
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	2,107,511	2,753,238	7,792,171	0	85,233 12,738,153		

DETAILS OF WRITE-INS

09.301. Access fees.....		110,693			110,693
09.302. Vendor Services.....	95,584	258,479	888,269		1,242,332
09.303.					0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	95,584	369,172	888,269	0	1,353,025

(a) Includes management fees of \$....9,458,928 to affiliates and \$.....0 to non-affiliates.

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

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....		86,617	153,975		240,592
3. State taxes on premiums.....		310,604	1,209,707		1,520,311
4. Other state taxes, including \$.....0 for employee benefits.....			855,377		855,377
5. U.S. Social Security taxes.....					0
6. All other taxes.....			55,112		55,112
7. Taxes, licenses and fees incurred.....		397,221	2,274,171	0	2,671,392
8. Taxes, licenses and fees unpaid December 31, prior year.....		431,109	2,130,597		2,561,706
9. Taxes, licenses and fees unpaid December 31, current year.....		494,925	2,878,445		3,373,370
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	333,405	1,526,323	0	0	1,859,728

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

DETAILS OF WRITE-INS

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

Consumers Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 01 CSO - 4% CRVM ALB.....	.....83,000	.....	.....83,000	.....	.....
0199997. Totals (Gross).....	.....83,000	.....0	.....83,000	.....0	.....0
0199999. Totals (Net).....	.....83,000	.....0	.....83,000	.....0	.....0
Disability - Disabled Lives:					
0600001. 05 GTLW - 3.5% ALB.....	.....49,000	.....	.....	.....	.....49,000
0600002. 05 GTLW - 2.5% ALB.....	.....34,000	.....	.....	.....	.....34,000
0600003. 05 GTLW - 1.5% ALB.....	.....1,394,000	.....	.....	.....	.....1,394,000
0699997. Totals (Gross).....	.....1,477,000	.....0	.....0	.....0	.....1,477,000
0699998. Reinsurance ceded.....	.....300,000	.....	.....	.....	.....300,000
0699999. Totals (Net).....	.....1,177,000	.....0	.....0	.....0	.....1,177,000
9999999. Totals (Net) - Page 3, Line 1.....	.....1,260,000	.....0	.....83,000	.....0	.....1,177,000

Consumers Life Insurance Company
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No [X]

1.2 If not, state which kind is issued
non-participating

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No [X]

2.2 If not, state which kind is issued
non-participating

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


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

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:
 4.1 Amount of insurance: \$.....
 4.2 Amount of reserve: \$.....
 4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: \$.....

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

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

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

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

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

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

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

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non- Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	0								
2. Additional contract reserves (a).....	0								
3. Additional actuarial reserves - Asset/Liability analysis.....	0								
4. Reserve for future contingent benefits.....	0								
5. Reserve for rate credits.....	0								
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded.....	0								
9. Totals (Net).....	0	0	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	7,341,000	7,341,000							
11. Additional actuarial reserves - Asset/Liability analysis.....	0								
12. Reserve for future contingent benefits.....	0								
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	7,341,000	7,341,000	0	0	0	0	0	0	0
15. Reinsurance ceded.....	6,489,000	6,489,000							
16. Totals (Net).....	852,000	852,000	0	0	0	0	0	0	0
17. TOTALS (Net).....	852,000	852,000	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST.....	0								

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	.....0					
2. Deposits received during the year.....	.....0					
3. Investment earnings credited to the account.....	.....0					
4. Other net change in reserves.....	.....0					
5. Fees and other charges assessed.....	.....0					
6. Surrender charges.....	.....0					
7. Net surrender or withdrawal payments.....	.....0					
8. Other net transfers to or (from) Separate Accounts.....	.....0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	.....0	.....0	.....0	.....0	.....0	.....0
10. Reinsurance balance at the beginning of the year.....	.....0					
11. Net change in reinsurance assumed.....	.....0					
12. Net change in reinsurance ceded.....	.....0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	.....0	.....0	.....0	.....0	.....0	.....0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	.....0	.....0	.....0	.....0	.....0	.....0

NONE

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0
2.2 Other:											
2.21 Direct.....	1,186,250						1,186,250				
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	231,871						231,871				
2.24 Net.....	954,379	0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....954,379	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	9,813,000		13,000				2,603,000		6,060,229		1,136,771
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	6,002,000						194,000		4,890,630		917,370
3.4 Net.....	3,811,000	0	(b).....13,000	(b).....0	(b).....0	(b).....0	(b).....2,409,000	0	(b).....1,169,599	(b).....0	(b).....219,401
4. Totals:											
4.1 Direct.....	10,999,250	0	13,000	0	0	0	3,789,250	0	6,060,229	0	1,136,771
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	6,233,871	0	0	0	0	0	425,871	0	4,890,630	0	917,370
4.4 Net.....	4,765,379	(a).....0	(a).....13,000	0	0	0	(a).....3,363,379	0	1,169,599	0	219,401

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....1,177,000,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$....852,000, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	124,188,758		557,000				15,459,182		98,396,366		9,776,210
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	84,992,087						1,196,138		75,978,149		7,817,800
1.4 Net.....	(d) 39,196,671	0	557,000	0	0	0	14,263,044	0	22,418,217	0	1,958,410
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	10,999,250		13,000				3,789,250		6,060,229		1,136,771
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	6,233,871						425,871		4,890,630		917,370
2.4 Net.....	4,765,379	0	13,000	0	0	0	3,363,379	0	1,169,599	0	219,401
3. Amounts recoverable from reinsurers December 31, current year.....	225,126						225,126				
4. Liability December 31, prior year:											
4.1 Direct.....	16,298,242		24,000				4,176,242		10,904,467		1,193,533
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	10,282,721						604,321		8,723,574		954,826
4.4 Net.....	6,015,521	0	24,000	0	0	0	3,571,921	0	2,180,893	0	238,707
5. Amounts recoverable from reinsurers December 31, prior year.....	56,020						56,020				
6. Incurred benefits:											
6.1 Direct.....	118,889,766	0	546,000	0	0	0	15,072,190	0	93,552,128	0	9,719,448
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	81,112,343	0	0	0	0	0	1,186,794	0	72,145,205	0	7,780,344
6.4 Net.....	37,777,423	0	546,000	0	0	0	13,885,396	0	21,406,923	0	1,939,104

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

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

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....		58	58
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....	37,720		(37,720)
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	5,124	625,000	619,876
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....	93,442	109,692	16,250
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....	480,782	539,721	58,939
25. Aggregate write-ins for other than invested assets.....	114,360	139,016	24,656
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	731,428	1,413,487	682,059
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	731,428	1,413,487	682,059

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid Assets.....	78,960	106,180	27,220
2502. Other Assets.....	29,000	32,836	3,836
2503. Other Receivables.....	6,400		(6,400)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	114,360	139,016	24,656

NOTES TO FINANCIAL STATEMENTS

All amounts are in thousands

Note 1 – Summary of Significant Accounting Policies**A. Accounting Practices that depart from NAIC Prescribed Practices**

None

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

The preparation of the financial statements requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known, which could impact the amounts reported and disclosed herein.

C. Accounting Policy

The accompanying financial statements of the Company have been prepared in conformity with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual*, as prescribed by the Ohio Department of Insurance (ODI).

Statutory accounting practices vary from generally accepted accounting principles (GAAP). The more significant differences from GAAP are as follows:

Investments – Investments in bonds are reported at amortized cost or fair value based on their NAIC rating; for GAAP, such fixed maturity investments would be designated at purchase as held-to-maturity, trading or available-for-sale. Held-to-maturity fixed investments would be reported at amortized cost, and the remaining fixed maturity investments would be reported at fair value, with unrealized holding gains and losses reported in operations for those designated as trading and as a separate component of capital and surplus for those designated as available-for-sale.

Nonadmitted Assets – Certain assets designated as “nonadmitted,” principally deferred tax assets, furniture and equipment, certain accounts receivable, prepaid expenses and other assets not specifically identified as an admitted asset in the NAIC's *Accounting Practices and Procedures Manual*, are excluded from the statutory-basis balance sheets and are charged directly to capital and surplus. Under GAAP, such assets are included in the balance sheets. Capital and surplus was reduced by nonadmitted assets of \$731 and \$1,413 at December 31, 2013 and 2012, respectively.

Deferred Income Taxes – The Company computes deferred income taxes in accordance with Statement of Statutory Accounting Principle (SSAP) No. 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10*. Under SSAP 101, gross deferred tax assets are reduced by a statutory valuation allowance adjustment if, based on the weight of available evidence, it is more-likely-than-not that some portion or all of the gross deferred tax assets will not be realized to calculate the adjusted gross deferred tax assets. Admitted adjusted deferred income tax assets are limited to (1) the amount of federal income taxes paid in prior years that can be recovered through loss carrybacks for existing temporary differences that reverse during a timeframe corresponding with the Internal Revenue Service tax loss carryback provisions, not to exceed three years, plus (2) the amount of adjusted gross deferred income tax assets expected to be realized within three years limited to an amount that is no greater than 15% of current period's adjusted statutory capital and surplus, plus (3) the amount of remaining adjusted gross deferred income tax assets that can be offset against existing gross deferred income tax liabilities after considering the character (i.e., ordinary versus capital) and reversal patterns of the deferred tax assets and liabilities. The remaining adjusted deferred income tax assets are nonadmitted.

Deferred income taxes do not include amounts for state taxes. Under GAAP, state taxes are included in the computation of deferred income taxes, a deferred income tax asset is recorded for the amount of gross deferred income tax assets expected to be realized in all future years, and a valuation allowance is established for deferred income tax assets not realizable.

Reinsurance – Policy and contract liabilities ceded to reinsurers have been reported as reductions of the related reserves rather than as assets as would be required under GAAP.

Statements of Cash Flow – Cash, cash equivalents, and short-term investments in the statements of cash flow represent cash balances and investments with initial maturities of one year or less. Under GAAP, the corresponding caption of cash and cash equivalents includes cash balances and investments with initial maturities of three months or less.

Discontinued Operations – The Company reports discontinued operations consistently with its reporting of continuing operations. Under GAAP, discontinued operations are reported in a separate line item in the balance sheets and statements of operations whereby current and future losses are aggregated from the measurement date.

Other significant accounting practices are as follows:

Cash and Invested Assets – Short-term investments, principally money market accounts, include investments with remaining maturities of one year or less at the time of acquisition and are principally carried at amortized cost, which approximates fair value.

U.S. government securities and corporate bonds not backed by other assets are recorded at cost adjusted for amortization of premiums and discounts using the interest method. The fair values disclosed for these securities are obtained from independent pricing services.

A realized loss is recorded upon the sale of an investment at a loss or when a decline in the fair value of an investment is determined by management to be other than temporary. Realized capital gains and losses are determined on the first-in, first-out cost method.

NOTES TO FINANCIAL STATEMENTS

Premiums – Life and accident and health premiums are earned pro rata over the period for which coverage is provided. Premium payments received prior to the period of coverage are classified as advance premiums.

The Company entered into experience refund agreements with certain life insurance customers in 2012 whereby life insurance premiums will be refunded based upon the loss experience of the customer. The retrospective premium adjustments are recognized as an adjustment to earned premium in the period in which it is determined that an adjustment is required. The total amount of net premiums that were subject to retrospective rating features in 2013 and 2012 was approximately \$7,200 and \$6,500, respectively, which represents 25% and 25%, respectively, of the Company's net earned life and disability insurance premiums. As of December 31, 2013 and 2012, the Company has a liability of \$4,836 and \$1,411, respectively, to refund premiums to customers. Net earned premiums for the years ended December 31, 2013 and 2012 have been reduced by \$3,400 and \$1,400, respectively, due to the experience refund agreements.

Contract Claims Reserves – The liabilities for contract claims represent management's best estimate of the ultimate net cost of all reported and unreported claims, less the estimated amount recoverable from claim overpayments and subrogation. The liabilities are actuarially estimated based on a review of historical claim payment patterns and claim trends. The estimates are subject to the effects of trends in claim severity and frequency, and a reasonable provision for adverse development has been incorporated in management's best estimate. Although considerable variability is inherent in such estimates, management believes that the amounts reported are adequate. The estimates are continually reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are included in current operations.

Aggregate Reserves – Aggregate reserves include future policy benefit reserves for life insurance policies and active life reserves for individual accident and health insurance policies. Active life reserves are based on the net level premium method at 1.0% interest, and estimates of future premium, claims, and lapses using the Company's experience and actuarial judgment. Aggregate reserves also include premium deficiency reserves for accident and health policies when expected claims, claim adjustment expenses, and administrative costs exceed the premium to be collected for the remainder of the contract period. The Company considers anticipated net investment income as a factor in determining the premium deficiency reserve amount. Premium deficiency reserves held at December 31, 2013 and 2012 were \$0 and \$2,500, respectively. Aggregate reserves previously reported for health insurance policies is now zero as a result of the Company exiting substantially all of this market.

Federal Medical Loss Ratio Rebate – The Company is subject to the Public Health Service Act, which requires the payment of rebates to eligible policyholders or enrollees when the amounts paid for healthcare benefits and quality improvement initiatives fall below specified thresholds. Separate calculations are performed for each state and by employer group size (individual, small group, and large group). The Company did not incur or pay any federal medical loss ratio rebates in 2013 or 2012.

Income Taxes – The Company adopted SSAP 101 with an effective date of January 1, 2012. In accordance with SSAP 101, the Company recorded an additional liability for the amount of uncertain tax positions totaling \$160. Such amount was recorded as a change in accounting principles through surplus. Subsequent to the adoption of SSAP 101, changes to liabilities for uncertain tax positions are recorded as income tax expense in the accompanying statement of operations. The total liability for uncertain tax positions at December 31, 2013 and 2012 was \$155 and \$220, respectively.

Note 2 – Accounting Changes and Corrections of Errors

Not Applicable

Note 3 – Business Combinations and Goodwill

A. Statutory Purchase Method

Items (1) – (4) – Not applicable

B. Statutory Merger

Items (1) – (5) – Not applicable

C. Impairment Loss

Items (1) - (2) - Not applicable

Note 4 – Discontinued Operations

In June 2013, the Company announced the decision to exit the individual and group medical insurance business in all states excluding Ohio effective December 31, 2013. The exited business is considered to be a separate segment as the assets, results of operations and activities are clearly distinguishable, both physically and operationally, from the other assets, results of operations and activities of the Company. Accordingly, the exited business is considered to be discontinued operations. The remaining business of the Company includes Medicare supplemental policies in Ohio and life and disability policies in all states.

NOTES TO FINANCIAL STATEMENTS

Amounts related to the discontinued operations are as follows:

	December 31, 2013
Admitted assets	
Uncollected premiums	\$ 295
Reinsurance recoverable	5,127
Net deferred tax asset	232
Other assets	4,191
Total admitted assets	<u>\$ 9,845</u>
 2013	
Total reserves	\$ 1,417
Advanced premiums	53
Reinsurance payable	2,353
Accounts payable and accrued expenses	3,292
Current federal income tax payable	543
Amount due to parent and affiliates	1,583
Other liabilities	441
Total liabilities	<u>\$ 9,682</u>
 2013	
Net premium	\$ 35,481
Other income	2,384
Total revenue	<u>37,865</u>
Benefit expenses	16,665
Other expenses	20,278
Total expense	<u>36,943</u>
Income before federal income tax expense	 <u>\$ 922</u>

The Company entered into an agreement with United Healthcare Services, Inc. to provide marketing assistance as they offer a renewal option for our customers in Georgia. Revenue associated with this agreement totaled \$2,380 in 2013 and is included in the amounts disclosed above. Exit costs recorded were \$1,161 in 2013.

NOTES TO FINANCIAL STATEMENTS**Note 5 – Investments**

A. Mortgage Loans, including Mezzanine Real Estate

Items (1) – (8) – Not applicable

B. Debt Restructuring

Items (1) – (4) – Not applicable

C. Reverse Mortgages

Items (1) – (4) – Not applicable

D. Loan-Backed Securities

Items (1) - (5) - Not applicable

E. Repurchase Agreements and/or Securities Lending Transactions

Items (1) – (7) – Not applicable

F. Real Estate

Items (1) – (5) – Not applicable

G. For Investments in Low-Income Housing Tax Credits (LIHTC)

Items (1) – (5) – Not applicable

H. Restricted Assets

Items (1a) - (1h) - Not applicable

Item 1i - Certain state insurance laws require the Company to maintain deposits with the respective state insurance departments in connection with the licensing requirements. The carrying amounts of these deposits at December 31, 2013 and 2012 were \$2,066 and 2,059, respectively.

Items (1j) - (1m) - Not applicable

Items (2) - (3) - Not applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Items (A) - (B) - Not applicable

Note 7 – Investment Income

Items (A) – (B) – Not applicable

Note 8 – Derivative Instruments

Items (A) – (F) – Not applicable

Note 9 – Income Taxes

The Company is taxed as a stock property and casualty insurance company and files a consolidated federal income tax return with MMO, Carolina Care Plan, Inc., and Medical Health Insuring Corporation of Ohio. The Company has a written tax-summary agreement with the Parent and other affiliates such that the tax liability of the group is apportioned among the members based upon the ratio to which the members' taxable income bears to the consolidated group's taxable income. A member generating a taxable loss is compensated for the loss in the year the loss is absorbed by the consolidated group. There were no amounts due to MMO for federal income taxes at December 31, 2013 or 2012.

The Internal Revenue Code (IRC) provides a special deduction for certain insurance companies. This special deduction resulted in the Parent paying federal income taxes for 2009 and prior based upon the alternative minimum tax (AMT) rate of 20%. In 2010, the Patient Protection and Affordable Care Act added a provision to the IRC that requires the percentage of total premium revenues expended on clinical services provided to enrollees to be at least 85% in order to continue to qualify for this special deduction. For the years ended December 31, 2013 and 2012, the Parent met the requirement and qualified for this special deduction allowing the Parent to pay income taxes based upon the AMT rate of 20%.

Deferred income tax assets ("DTAs") and liabilities ("DTLs") represent the expected future tax consequences of temporary differences generated by statutory accounting as defined in Statement of SSAP No. 101. DTAs and DTLs are computed by means of identifying temporary differences which are measured using a balance sheet approach whereby statutory and tax basis balance sheets are compared. Current income tax recoverables include all current income taxes, including interest, reasonably expected to be recovered in a subsequent accounting period.

NOTES TO FINANCIAL STATEMENTS

Conversely, current income tax payables include all current income taxes, including interest, expected to be paid in a subsequent accounting period.

The Company received a net payment for utilization of NOLs and payment of its portion of the federal income taxes of \$355 and \$0 during 2013 and 2012, respectively. The Company can recover \$393 and \$0 of ordinary income tax incurred relating to 2013 and 2012 if the Company has losses in future years. At December 31, 2013, the Company had net operating loss carryforwards of approximately \$982 expiring through 2031. The Company holds an AMT credit carryforward of approximately \$449 at December 31, 2013, which under current tax law does not expire. The Company has no capital loss carryforwards to utilize in future years at December 31, 2013.

The Company is subject to federal income tax examinations by tax authorities for the years 2010 through 2013.

Components of ordinary DTAs and DTLs are as follows:

	December 31		
	2013	2012	Change
Net operating loss and AMT credit carryforward	\$ 1,431	\$ 1,630	(199)
Claim and other reserves	61	1,428	(1,367)
Nonadmitted assets	222	–	222
Other	2,302	907	1,395
Gross deferred tax assets	4,016	3,965	51
Statutory valuation allowance	(3,444)	(3,310)	(134)
Adjusted gross deferred tax assets	572	655	(83)
Deferred tax assets nonadmitted	5	625	(620)
Subtotal net admitted deferred tax asset	567	30	537
Deferred tax liabilities	104	30	74
Net admitted deferred tax asset	\$ 463	\$ –	\$ 463

Admission calculation components for the ordinary DTAs are as follows:

Description	December 31		
	2013	2012	Change
Federal Income taxes paid in prior years recoverable through loss carrybacks	\$ 463	\$ –	\$ 463
Adjusted Gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from above) after application of the threshold limitation (the lesser of i. and ii. below)			
i. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	–	–	–
ii. Adjusted Gross deferred tax assets allowed per limitation threshold	–	–	–
Adjusted Gross deferred tax assets (excluding the amount of deferred tax assets from (a) and (b) above) offset by gross deferred tax liabilities	104	30	74
Deferred Tax assets admitted as the result of application of SSAP No. 101	567	30	537
Total admitted adjusted gross deferred tax assets	567	30	537
Deferred tax liability	104	30	74
Net admitted deferred tax assets	\$ 463	\$ –	\$ 463
Nonadmitted deferred tax assets	\$ 5	\$ 625	\$ (620)

NOTES TO FINANCIAL STATEMENTS

	2013	2012
Ratio percentage used to determine recovery period and threshold limitation amounts	945%	260%
Amount of adjusted capital and surplus used to determine recovery period and threshold limitation	\$ 19,208	\$ 12,969

Tax planning strategies had no impact on adjusted gross DTAs and net admitted DTAs.

There are no temporary differences for deferred tax liabilities that are not recognized at December 31, 2013 and 2012.

Current income taxes incurred consisted of the following major components:

Description	December 31		
	2013	2012	Change
Current income tax expense (benefit)	\$ 436	\$ (343)	\$ 779
Other	(65)	-	(65)
Federal income taxes incurred	\$ 371	\$ (343)	714

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

Description	December 31, 2013			December 31, 2012		
	Amount	Tax Effect	Effective Tax Rate	Amount	Tax Effect	Effective Tax Rate
Income (loss) before taxes	\$ 1,575	\$ 551	35.0%	\$ (5,258)	\$ (1,840)	(35.0)%
Tax-sharing (expense) benefit	(276)	(97)	(6.1)	10,246	3,586	68.2
Permanent items	(186)	(65)	(4.1)	(114)	(40)	(0.8)
Change in valuation allowance	382	134	8.5	(4,329)	(1,515)	(28.8)
Other	13	5	0.2	(317)	(111)	(2.1)
	\$ 1,508	\$ 528	33.5%	\$ 228	\$ 80	1.5%
Federal income taxes incurred		\$ 371	23.6%		\$ (343)	(6.5)
Change in net deferred income taxes		157	9.9%		423	8.0
Total statutory income taxes		\$ 528	33.5%		\$ 80	1.5%

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates and Other Related Parties

Consumers Life Insurance Company (the Company) is a stock life insurance company which is wholly-owned by Medical Mutual of Ohio (MMO and Parent), a mutual casualty insurance organization.

MMO provides administrative services, including billing, claims adjudication, accounting, marketing, provider relations, and management information systems to the Company in connection with an administrative services agreement. In 2013 and 2012, charges to the Company for these services totaled \$9,459 and \$10,674, respectively. These charges could vary if the administrative services were provided by an unaffiliated vendor. Amounts receivable and payable between the Company and MMO are settled within three months.

During 2013 and 2012, the Company provided life, accidental death and dismemberment, and long term disability coverage to employees of MMO and its subsidiaries, and recognized net earned premium of \$1,390 and \$1,378 for 2013 and 2012, respectively, related to such coverage.

During 2013 and 2012, commission expenses included \$4,174 and \$4,814, respectively, of net commissions paid to a majority-owned subsidiary of MMO Agency Management, which is an affiliate of the Company. MMO Agency Management is wholly owned by MMO.

The Company cedes 80% of its accident and health business, excluding disability income products, to its Parent pursuant to a quota share reinsurance treaty. The premium subject to this agreement excludes an amount fully retained by the Company to cover administrative expenses. This agreement has been terminated effective December 31, 2013.

Note 11 – Debt

Items (A) – (B) – Not applicable

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

Items (A) - (F) - Not applicable

NOTES TO FINANCIAL STATEMENTS**G. Consolidated/Holding Plans**

Beginning in 2012, certain eligible employees and retirees of the Company meeting age and years of service requirements participate in a retirement savings plan sponsored by MMO. The Plan is comprised of a defined contribution employee retirement savings plan (the 401(k) Plan) and a defined retirement plan (the Horizons Plan). A summary of these plans and their impact on the accompanying financial statements follow:

401(k) Plan

MMO contributes 100% of the first 3% and 50% of the next 2% of compensation that a participant contributes to the 401(k) Plan. Participants in the plan immediately vest in the employer matching contributions. Matching contributions allocated to the Company totaled \$82 and \$90 in 2013 and 2012, respectively.

Horizons Plan

The Horizons Plan provides a fixed contribution to eligible employees calculated as a percentage of the employees' covered compensation. Fixed contributions are calculated using percentages ranging from 3% to 8%, based on an age plus years of service-graded scale. The total expense allocated to the Company from MMO for the Horizons Plan was \$184 and \$204 in 2013 and 2012, respectively.

Items (H) - (I) - Not applicable

Note 13 - Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

1. The Company has 50,000 shares of common stock authorized; 16,000 shares issued and outstanding. All shares have a par value of \$100.
2. The Company has no preferred stock authorized or outstanding.
3. The payment of dividends by the Company to MMO is limited and can only be made from earned profits unless prior approval is received from the Ohio Insurance Commissioner. The maximum amount of dividends that may be paid without prior approval of the Ohio Insurance Commissioner is also subject to restrictions relating to statutory surplus and net income. There were no dividends paid by the Company in 2013 or 2012.
4. Dates dividends were paid out. Not applicable.
5. Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
6. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
7. There were no advances to surplus not repaid.

Items (8) – (13) – Not applicable

Note 14 – Contingencies

Items (A) – (E) – Not applicable

Item (E) – All Other Contingencies

Various lawsuits against the Company and its affiliates have arisen in the ordinary course of business. While the outcome of these matters cannot be predicted with certainty at this time, management believes they will not have a material adverse effect on the Company's financial position or results of operations.

Note 15 – Leases

Items (A) - (B) - Not applicable

Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Items (1) – (4) – Not applicable

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Items (A) – (C) – Not applicable

NOTES TO FINANCIAL STATEMENTS**Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

A.

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
Net reimbursement for administrative expenses in excess of actual expenses	1,738		1,738
Total net other income or expenses			
Net gains or (loss) from operations	1,738		1,738
Total claim payment volume	23,155		23,155

Items (B) - (C) - Not applicable

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

Not applicable

Note 20 – Fair Value Measurements

- A. The Company has no assets or liabilities that are reported at fair value as of December 31, 2013.
- B. Not applicable
- C. Aggregate Fair Value of Financial Instrument

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 18,155	\$17,785	-	\$18,155	-	-

D. Not applicable

Note 21 – Other Items

- A. Extraordinary Items
 - Not Applicable
- B. Troubled Debt Restructuring
 - Not Applicable
- C. Other disclosures and Unusual Items

The Company is subject to certain Risk-Based Capital (RBC) requirements specified by the NAIC and required by the ODI. Under those requirements, the amount of capital and surplus maintained by the Company is determined based on various risk factors. At December 31, 2013, the Company meets the minimum RBC requirements.

- D. Business Interruption Insurance Recoveries

- Not applicable

- State Transferable and Non-transferable Tax Credits

- Not applicable

NOTES TO FINANCIAL STATEMENTS**E. Subprime-Mortgage-Related Risk Exposure**

Not applicable

F. Retained Assets

Not applicable

G. Offsetting and Netting of Assets and Liabilities

Not applicable

H. Joint and Several Liabilities

Not applicable

Note 22 – Events Subsequent

In 2014, the Company expects to record an estimated liability and corresponding expense in the amount of \$1,440 related to an annual assessment imposed by The Affordable Care Act (ACA) which may be payable by the Company or MMO. The assessment is payable no later than September 30, 2014. The Company will continue to exceed its specific risk-based capital requirements after recording the estimated liability on January 1, 2014.

A. ACA assessment fee payable \$1,440

B. Assessment expected to affect RBC 34%

Note 23 – Reinsurance**Ceded Reinsurance Report**

Certain premiums and benefits are ceded to other insurance companies under various reinsurance agreements. The ceded reinsurance agreements provide the Company with increased capacity to write larger risks and maintain its exposure to loss within its capital resources. The Company remains obligated for amounts ceded in the event that the reinsurers do not meet their obligations.

The Company cedes 80% of its accident and health business, excluding disability income products, to its Parent pursuant to a quota share reinsurance treaty. The premium subject to this agreement excludes an amount fully retained by the Company to cover administrative expenses. This agreement has been terminated effective December 31, 2013.

For the majority of groups, the Company cedes claims incurred on accidental death and dismemberment coverages and life claims in excess of \$200 on any individual life. The company cedes all of the risk for long-term disability coverage.

The effects of reinsurance on earned premiums are as follows:

	Year Ended December 31	
	2013	2012
Direct premiums	\$ 130,780	\$ 130,543
Ceded premiums:		
Affiliates	65,243	63,101
Non-affiliates	4,599	4,422
Net premiums	\$ 60,938	\$ 63,020

Differences between written and earned premiums subject to reinsurance are not significant.

The Company's ceded reinsurance arrangements reduced certain other items in the accompanying statutory-basis financial statements by the following amounts:

	Year Ended December 31	
	2013	2012
Benefits incurred:		
Affiliates	\$ 77,999	\$ 71,460
Non-affiliates	2,409	2,252
Contract claims and aggregate reserves:		
Affiliates	5,808	10,382
Non-affiliates	7,215	6,111

NOTES TO FINANCIAL STATEMENTS**Section 1 – General Interrogatories**

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

Yes () No (X)

If yes, give full details.

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes () No (X)

If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

2. Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

1. What is estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? \$0
2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

A. Uncollectible Reinsurance

Not applicable

B. Commutation of Ceded Reinsurance

Not applicable

C. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable

Note 24 – Retrospectively Rated Contracts & Contracts Subject to Redetermination

Items (A) – (D) – Not applicable

Note 25 – Change in Incurred Claims and Claim Adjustment Expenses

A \$1,440 redundancy in the December 31, 2012 reserves emerged in 2013 and a \$684 redundancy in the December 31, 2011 reserves emerged in 2012. The redundancies that developed during 2013 and 2012 are due in part to the ultimate reserves developing favorably as a result of lower claims than estimated.

Note 26 – Intercompany Pooling Arrangements

Not applicable

Note 27 – Structured Settlements

Not applicable

NOTES TO FINANCIAL STATEMENTS**Note 28 – Health Care Receivables**

A.

Effective January 1, 2013, the Company amended its existing pharmacy benefit management services agreement with its vendor. Previously, the Company carried immaterial rebate receivable balances, all of which were nonadmitted under SSAP No. 84, *Certain Health Care Receivables and Receivables Under Government Insured Plans*. Beginning in 2013, all rebates are paid to the Company in arrears resulting in admitted and nonadmitted receivable balances, in accordance with SSAP No. 84. The admitted receivable balance as of December 31, 2013, which is comprised of the estimated pharmacy rebates for the current quarter as reported on the financial statements plus the pharmacy rebates invoiced/confirmed for the preceding quarter, is \$1,236. Additional details are included in the table below:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Invoiced/Confirmed	Actual Rebates Collected Within 90 Days of Invoicing/Confirmation	Actual Rebates Collected Within 91 to 180 Days of Invoicing/Confirmation	Actual Rebates Collected More Than 180 Days After Invoicing/Confirmation
12/31/2013	\$ 479	\$ 479	–	–	–
9/30/2013		762	757	–	–
6/30/2013		720	836	795	–
3/31/2013		690	845	845	–

Item (B) - Not applicable

Note 29 – Participating Policies

Not applicable

Note 30 – Premium Deficiency Reserve

Aggregate reserves include future policy benefit reserves for life insurance policies and active life reserves for individual accident and health insurance policies. Active life reserves are based on the net level premium method at 1.0% interest, and estimates of future premium, claims, and lapses using the Company's experience and actuarial judgment. Aggregate reserves also include premium deficiency reserves for accident and health policies when expected claims, claim adjustment expenses, and administrative costs exceed the premium to be collected for the remainder of the contract period. The Company considers anticipated net investment income as a factor in determining the premium deficiency reserve amount. Premium deficiency reserves held at December 31, 2013 and 2012 were \$0 and \$2,500, respectively. Aggregate reserves previously reported for health insurance policies is now zero as a result of the Company exiting substantially all of this market.

Note 31 – Reserves for Life Contracts and Annuity Contracts

Item (1) - Description of reserve practices

Contract Claims Reserves – The liabilities for contract claims represent management's best estimate of the ultimate net cost of all reported and unreported claims, less the estimated amount recoverable from claim overpayments and subrogation. The liabilities are actuarially estimated based on a review of historical claim payment patterns and claim trends. The estimates are subject to the effects of trends in claim severity and frequency, and a reasonable provision for adverse development has been incorporated in management's best estimate. Although considerable variability is inherent in such estimates, management believes that the amounts reported are adequate. The estimates are continually reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are included in current operations.

Aggregate reserves include future policy benefit reserves for life insurance policies and active life reserves for individual accident and health insurance policies. Active life reserves are based on the net level premium method at 1.0% interest, and estimates of future premium, claims, and lapses using the Company's experience and actuarial judgment.

Note 32 – Analysis of Annuity Reserves and Deposit Type Liabilities By Withdrawal Characteristics

Items (A) - (G) - Not applicable

Note 33 – Premium and Annuity Considerations Deferred and Uncollected

Not Applicable

Note 34 – Separate Accounts

Items (A) - (C) - Not applicable

NOTES TO FINANCIAL STATEMENTS**Note 35 – Loss/Claim Adjustments Expenses**

The following table provides a reconciliation of the beginning and ending balances for reserves for contract claims and claims adjustment expenses (CAE), net of recoveries for healthcare receivables of \$1,318 and \$599 for 2012 and 2011, respectively.

	Year Ended December 31	
	2013	2012
Reserves for contract claims and CAE at beginning of year	\$ 5,469	\$ 3,191
Add provision for benefits and claims adjustment expenses (CAE) occurring in:		
Current year	45,802	45,030
Prior years	(1,440)	(684)
Net benefit expenses and CAE during the current year	<u>44,362</u>	<u>44,346</u>
Deduct payments for benefits and CAE occurring in:		
Current year	41,702	39,491
Prior years	4,563	2,577
Net benefits and CAE payments during the current year	<u>46,265</u>	<u>42,068</u>
Reserves for contract claims and CAE at end of year	<u>\$ 3,566</u>	<u>\$ 5,469</u>

The reserves for contract claims and CAE at December 31, 2013 and 2012, has been reduced by \$113 and \$76, respectively, related to anticipated subrogation claims recoverable.

Consumers Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]												
If yes, complete Schedule Y, Parts 1, 1A and 2.													
1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
1.3 State regulating? <u>OHIO</u>													
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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
2.2 If yes, date of change:													
3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2009												
3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.	12/31/2009												
3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).	03/02/2011												
3.4 By what department or departments? <u>OHIO DEPARTMENT OF INSURANCE</u>													
3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]												
3.6 Have all of the recommendations within the latest financial examination report been complied with?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.1.1 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.1.2 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.2.1 sales of new business?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]												
4.2.2 renewals?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]												
5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Name of Entity</td> <td style="width: 25%; text-align: center;">2 NAIC Co. Code</td> <td style="width: 25%; text-align: center;">3 State of Domicile</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Name of Entity	2 NAIC Co. Code	3 State of Domicile									
1 Name of Entity	2 NAIC Co. Code	3 State of Domicile											
6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
6.2 If yes, give full information:													
7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
7.2 If yes,													
7.2.1 State the percentage of foreign control%%												
7.2.2 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Nationality</td> <td style="width: 25%; text-align: center;">2 Type of Entity</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>		1 Nationality	2 Type of Entity										
1 Nationality	2 Type of Entity												
8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.66%; text-align: center;">1 Affiliate Name</td> <td style="width: 16.66%; text-align: center;">2 Location (City, State)</td> <td style="width: 16.66%; text-align: center;">3 FRB</td> <td style="width: 16.66%; text-align: center;">4 OCC</td> <td style="width: 16.66%; text-align: center;">5 FDIC</td> <td style="width: 16.66%; text-align: center;">6 SEC</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC						
1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC								
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?													
Ernst & Young, LLP 950 Main Avenue, Cleveland, OH 44113													
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
10.2 If the response to 10.1 is yes, provide information related to this exemption:													
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
10.4 If the response to 10.3 is yes, provide information related to this exemption:													

Consumers Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 John C. Lloyd, FSA, MAAA, Vice President, OptumInsight, 2170 Satellite Boulevard, Atlanta, GA 30097

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

12.11 Name of real estate holding company

12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value

12.2 If yes, provide explanation.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

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

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

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

PART 1 - COMMON INTERROGATORIES - FINANCIAL

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

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

20.11 To directors or other officers \$.....0
 20.12 To stockholders not officers \$.....0
 20.13 Trustees, supreme or grand (Fraternal only) \$.....0

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

20.21 To directors or other officers \$.....0
 20.22 To stockholders not officers \$.....0
 20.23 Trustees, supreme or grand (Fraternal only) \$.....0

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

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

21.21 Rented from others
 21.22 Borrowed from others
 21.23 Leased from others
 21.24 Other

PART 1 - COMMON INTERROGATORIES - FINANCIAL

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

22.2 If answer is yes:

- 22.21 Amount paid as losses or risk adjustment
- 22.22 Amount paid as expenses
- 22.23 Other amounts paid

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....6,639
\$.....7,241,547

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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

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

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

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

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

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

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

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

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

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

- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.
- 24.103 Total payable for securities lending reported on the liability page.

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

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

- 25.21 Subject to repurchase agreements \$.....0
- 25.22 Subject to reverse repurchase agreements \$.....0
- 25.23 Subject to dollar repurchase agreements \$.....0
- 25.24 Subject to reverse dollar repurchase agreements \$.....0
- 25.25 Pledged as collateral \$.....0
- 25.26 Placed under option agreements \$.....0
- 25.27 Letter stock or securities restricted as to sale \$.....0
- 25.28 On deposit with state or other regulatory body \$.....2,066,278
- 25.29 Other \$.....0

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

If no, attach a description with this statement.

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
FIFTH THIRD BANK	5050 KINGSLEY DRIVE, CINCINNATI, OH 45263

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

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

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

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

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

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

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

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

PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999. TOTAL		0

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	20,335,122	20,704,356	369,234
30.2 Preferred stocks.....			0
30.3 Totals.....	20,335,122	20,704,356	369,234

30.4 Describe the sources or methods utilized in determining the fair values:

The fair value of our securities was determined by utilizing prices obtained from our custodian, Fifth Third Bank. Fifth Third Bank utilizes FT Interactive Data for their pricing.

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

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

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

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

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....20,270

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid

34.1 Amount of payments for legal expenses, if any? \$.....0

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0

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

1	2
Name	Amount Paid

GENERAL INTERROGATORIES**PART 2 - LIFE INTERROGATORIES**

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []

1.2 If yes, indicate premium earned on U.S. business only \$.....757,285

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

1.31 Reason for excluding

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$.....489,234

1.6 Individual policies:

Most current three years:

1.61 Total premium earned	\$.....6,806
1.62 Total incurred claims	\$.....2,779
1.63 Number of covered lives	5

All years prior to most current three years:

1.64 Total premium earned	\$.....750,479
1.65 Total incurred claims	\$.....486,455
1.66 Number of covered lives	302

1.7 Group policies:

Most current three years:

1.71 Total premium earned	\$.....0
1.72 Total incurred claims	\$.....0
1.73 Number of covered lives	0

All years prior to most current three years:

1.74 Total premium earned	\$.....0
1.75 Total incurred claims	\$.....0
1.76 Number of covered lives	0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	35,740,321	37,998,094
2.2 Premium Denominator.....	60,938,349	63,020,042
2.3 Premium Ratio (2.1/2.2).....	58.6	60.3
2.4 Reserve Numerator.....	1,389,000	2,419,600
2.5 Reserve Denominator.....	6,877,379	8,388,521
2.6 Reserve Ratio (2.4/2.5).....	20.2	28.8

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

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A [X]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

3.4 State the authority under which Separate Accounts are maintained:

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

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

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid	\$.....8,891,750
4.22 Received	\$.....268,452

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

5.2 If yes, what amount pertaining to these items is included in:

5.21 Page 3, Line 1	.....
5.22 Page 4, Line 1	.....

6. For stock reporting entities only:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$.....0
---	----------

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash	\$.....0
7.12 Stock	\$.....0

GENERAL INTERROGATORIES**PART 2 - LIFE INTERROGATORIES**

8.1 Does the company reinsurance any Workers' Compensation Carve-Out business defined as:

Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement?

Yes [] No []

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

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

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and

8.34 for Col. (1) are:

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

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

9.1 Does the company have variable annuities with guaranteed benefits?

Yes [] No [X]

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

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

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

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

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

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

11.1 Do you act as a custodian for health savings account?

Yes [] No [X]

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

.....

11.3 Do you act as an administrator for health savings accounts?

Yes [] No [X]

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

.....

Consumers Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

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

	1 2013	2 2012	3 2011	4 2010	5 2009
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	49,228	40,690	30,740	22,288	9,443
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	10,234,769	9,964,160	5,207,726	3,687,926	3,298,147
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	10,283,997	10,004,850	5,238,466	3,710,214	3,307,590
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	27,440	20,930	18,865	18,963	10,953
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....	1,393,737	5,312,330	1,781,995	551,254	2,217,077
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	1,421,177	5,333,260	1,800,860	570,217	2,228,030
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	287,137	224,047	163,194	115,490	60,865
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....					
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	19,683,616	20,059,740	12,967,080	9,020,610	8,677,291
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	37,464,394	39,260,893	37,030,949	32,859,281	29,831,986
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	3,503,202	3,475,362	5,146,145	5,740,077	3,721,351
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	60,938,349	63,020,042	55,307,368	47,735,458	42,291,493
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	39,708,104	38,752,670	34,134,398	31,902,802	31,048,025
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	20,037,344	25,804,355	15,786,737	18,272,267	16,145,296
23. Aggregate life reserves (Page 3, Line 1).....	1,260,000	1,443,000	656,500	738,500	44,005
24. Aggregate A&H reserves (Page 3, Line 2).....	852,000	3,430,000	1,766,000	1,532,000	937,000
25. Deposit-type contract funds (Page 3, Line 3).....					
26. Asset valuation reserve (Page 3, Line 24.01).....	27,521	20,771	14,120	10,486	5,902
27. Capital (Page 3, Lines 29 & 30).....	1,600,000	1,600,000	1,600,000	1,600,000	1,600,000
28. Surplus (Page 3, Line 37).....	18,070,760	11,348,315	16,747,661	12,030,535	13,302,729
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	(2,045,576)	628,895	(2,287,850)	585,510	(1,254,424)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	19,698,281	12,969,086	18,361,781	13,641,021	14,908,631
31. Authorized control level risk-based capital.....	4,311,669	4,978,182	3,672,526	2,986,916	3,038,387
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	90.2	63.5	67.0	75.8	79.4
33. Stocks (Lines 2.1 and 2.2).....					
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	9.8	36.5	33.0	24.2	20.6
37. Contract loans (Line 6).....					
38. Derivatives (Line 7).....					XXX
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					XXX
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

Consumers Life Insurance Company

FIVE-YEAR HISTORICAL DATA

(continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	731,428	1,413,487	1,518,896	622,949	596,580
53. Total admitted assets (Page 2, Line 28, Col. 3).....	39,708,104	38,752,670	34,134,398	31,902,802	31,048,025
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	255,407	364,417	403,117	446,941	472,465
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....					
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....					
57. Total of above Lines 54, 55 and 56.....	255,407	364,417	403,117	446,941	472,465
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	14,431,396	15,718,020	7,914,052	3,549,851	5,785,523
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	23,346,027	21,633,700	19,309,659	17,743,914	15,186,412
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	19,000	19,500	20,000	24,500	
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	(2,578,000)	1,664,000	234,000	595,000	(1,326,800)
62. Dividends to policyholders (Line 30, Col 1).....					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	39.0	42.8	48.1	53.0	55.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....					
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	.57.6	.63.2	.56.3	.57.8	.49.7
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	.6.9	.8.7	.9.9	.10.3	.8.3
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	.47.2	.48.4	.47.9	.49.5	.54.4
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	2,968,392	2,021,535	2,112,848	1,818,653	1,086,256
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	2,934,893	2,254,251	2,572,101	2,101,866	1,669,666
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	133,913	258,065	375,952	348,947	523,339
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	238,707	175,349	293,099	244,134	177,134
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(277,376)	(1,484,522)	19,232	(70,491)	32,885
74. Ordinary - individual annuities (Col. 4).....					
75. Ordinary - supplementary contracts (Col. 5).....					
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....	1,447,973	769,896	1,305,766	1,228,158	(1,319,084)
78. Group annuities (Col. 8).....					
79. A&H - group (Col. 9).....	135,135	(3,492,538)	(626,777)	(1,330,636)	(440,602)
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	(101,907)	(707,940)	(1,129,514)	(1,066,272)	(449,988)
82. Aggregate of all other lines of business (Col. 12).....					
83. Total (Col. 1).....	1,203,825	(4,915,104)	(431,293)	(1,239,241)	(2,176,789)

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

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Number of Policies	8 Certificates		
1. In force end of prior year.....			1,444	40,690			8,753	215,598	9,964,160	10,004,850
2. Issued during year.....			902	27,440			1,268	49,736	1,393,737	1,421,177
3. Reinsurance assumed.....										0
4. Revived during year.....										0
5. Increased during year (net).....										0
6. Subtotals, Lines 2 to 5.....	0	0	902	27,440	0	0	1,268	49,736	1,393,737	1,421,177
7. Additions by dividends during year.....	XXX	XXX		XXX			XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0		0
9. Totals (Lines 1 and 6 to 8).....	0	0	2,346	68,130	0	0	10,021	265,334	11,357,897	11,426,027
Deductions during year:										
10. Death.....			8	557			XXX	520	13,161	13,718
11. Maturity.....							XXX			0
12. Disability.....							XXX			0
13. Expiry.....			616	18,345			2,016	41,412	1,109,967	1,128,312
14. Surrender.....										0
15. Lapse.....										0
16. Conversion.....							XXX	XXX	XXX	0
17. Decreased (net).....										0
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0		0
20. Totals (Lines 10 to 19).....	0	0	624	18,902	0	0	2,016	41,932	1,123,128	1,142,030
21. In force end of year (Line 9 minus Line 20).....	0	0	1,722	49,228	0	0	8,005	223,402	10,234,769	10,283,997
22. Reinsurance ceded end of year.....	XXX	XXX		XXX			XXX	XXX	422,023	422,023
23. Line 21 minus Line 22.....	XXX	0	XXX	49,228	XXX	(b) 0	XXX	XXX	9,812,746	9,861,974

DETAILS OF WRITE-INS

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

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

(b) Group \$.....0; Individual \$.....0.

Consumers Life Insurance Company**EXHIBIT OF LIFE INSURANCE (continued)**

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
24. Additions by dividends.....	XXX.....		XXX.....	
25. Other paid-up insurance.....				
26. Debit ordinary insurance.....	XXX.....	XXX.....		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....				
28. Term policies-other.....	902	27,440	1,722	49,228
29. Other term insurance-decreasing.....	XXX.....		XXX.....	
30. Other term insurance.....	XXX.....		XXX.....	
31. Totals (Lines 27 to 30).....	902	27,440	1,722	49,228
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....		XXX.....	
33. Totals, extended term insurance.....	XXX.....	XXX.....		
34. Totals, whole life and endowment.....				
35. Totals (Lines 31 to 34).....	902	27,440	1,722	49,228

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	27,440		49,228	
38. Credit Life (Group and Individual).....				
39. Group.....	1,393,737		10,234,769	
40. Totals (Lines 36 to 39).....	1,421,177	0	10,283,997	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX.....		XXX.....	422,023
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX.....		XXX.....
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....							133,866	4,453,914
49. Disability Income.....								
50. Extended Benefits.....		XXX.....	XXX.....					
51. Other.....								
52. Total.....	0	(b).....0	0	(b).....0	0	(b).....0	133,866	(b).....4,453,914

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

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

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

SUPPLEMENTARY CONTRACTS

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

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	55,981	114,535,000			2,689	9,825,497
2. Issued during year.....	5,921	(70,913,969)			302	(1,969,558)
3. Reinsurance assumed.....						
4. Increased during year (net).....	627	XXX.....		XXX.....	15	XXX.....
5. Total (Lines 1 to 4).....	62,529	XXX.....	0	XXX.....	3,006	XXX.....
Deductions during year:						
6. Conversions.....		XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
7. Decreased (net).....	25,614	XXX.....		XXX.....	931	XXX.....
8. Reinsurance ceded.....		XXX.....		XXX.....		XXX.....
9. Totals (Lines 6 to 8).....	25,614	XXX.....	0	XXX.....	931	XXX.....
10. In force end of year.....	36,915	(a).....43,621,031	0	(a).....	2,075	(a).....7,855,939

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

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

Consumers Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Active Status	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 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama.....	.AL.....	N.....	.....	.....	.....	.....	0.....
2. Alaska.....	.AK.....	N.....	.....	.....	.....	.....	0.....
3. Arizona.....	.AZ.....	L.....	.....	.....	.....	.....	0.....
4. Arkansas.....	.AR.....	L.....	.....	.....	.....	.....	0.....
5. California.....	.CA.....	N.....	.....	.....	.....	.....	0.....
6. Colorado.....	.CO.....	L.....	.....	.....	.....	.....	0.....
7. Connecticut.....	.CT.....	N.....	.....	.....	.....	.....	0.....
8. Delaware.....	.DE.....	L.....	.....	.....	.....	.....	0.....
9. District of Columbia.....	.DC.....	L.....	.....	.....	.....	.....	0.....
10. Florida.....	.FL.....	N.....	.....	.....	.....	.....	0.....
11. Georgia.....	.GA.....	L.....	288,483	.....	97,277,165	.....	97,565,648
12. Hawaii.....	.HI.....	N.....	.....	.....	.....	.....	0.....
13. Idaho.....	.ID.....	N.....	.....	.....	.....	.....	0.....
14. Illinois.....	.IL.....	L.....	.....	.....	.....	.....	0.....
15. Indiana.....	.IN.....	L.....	477,675	.....	71,627	.....	549,302
16. Iowa.....	.IA.....	L.....	.....	.....	.....	.....	0.....
17. Kansas.....	.KS.....	L.....	.....	.....	.....	.....	0.....
18. Kentucky.....	.KY.....	L.....	.....	.....	.....	.....	0.....
19. Louisiana.....	.LA.....	L.....	.....	.....	.....	.....	0.....
20. Maine.....	.ME.....	N.....	.....	.....	.....	.....	0.....
21. Maryland.....	.MD.....	L.....	.....	.....	.....	.....	0.....
22. Massachusetts.....	.MA.....	N.....	.....	.....	.....	.....	0.....
23. Michigan.....	.MI.....	L.....	740,288	.....	.....	.....	740,288
24. Minnesota.....	.MN.....	L.....	.....	.....	.....	.....	0.....
25. Mississippi.....	.MS.....	L.....	.....	.....	.....	.....	0.....
26. Missouri.....	.MO.....	L.....	.....	.....	.....	.....	0.....
27. Montana.....	.MT.....	L.....	.....	.....	.....	.....	0.....
28. Nebraska.....	.NE.....	L.....	.....	.....	.....	.....	0.....
29. Nevada.....	.NV.....	L.....	.....	.....	.....	.....	0.....
30. New Hampshire.....	.NH.....	N.....	.....	.....	.....	.....	0.....
31. New Jersey.....	.NJ.....	L.....	.....	.....	.....	.....	0.....
32. New Mexico.....	.NM.....	L.....	.....	.....	.....	.....	0.....
33. New York.....	.NY.....	N.....	.....	.....	.....	.....	0.....
34. North Carolina.....	.NC.....	N.....	.....	.....	.....	.....	0.....
35. North Dakota.....	.ND.....	L.....	.....	.....	.....	.....	0.....
36. Ohio.....	.OH.....	L.....	19,548,948	.....	7,462,721	.....	27,011,669
37. Oklahoma.....	.OK.....	L.....	.....	.....	.....	.....	0.....
38. Oregon.....	.OR.....	L.....	.....	.....	.....	.....	0.....
39. Pennsylvania.....	.PA.....	L.....	1,362	.....	10,272	.....	11,634
40. Rhode Island.....	.RI.....	N.....	.....	.....	.....	.....	0.....
41. South Carolina.....	.SC.....	L.....	645,779	.....	763,517	.....	1,409,296
42. South Dakota.....	.SD.....	L.....	.....	.....	.....	.....	0.....
43. Tennessee.....	.TN.....	N.....	.....	.....	.....	.....	0.....
44. Texas.....	.TX.....	L.....	.....	.....	.....	.....	0.....
45. Utah.....	.UT.....	L.....	.....	.....	.....	.....	0.....
46. Vermont.....	.VT.....	N.....	.....	.....	.....	.....	0.....
47. Virginia.....	.VA.....	L.....	.....	.....	.....	.....	0.....
48. Washington.....	.WA.....	N.....	.....	.....	.....	.....	0.....
49. West Virginia.....	.WV.....	L.....	10,013	.....	1,045,876	.....	1,055,889
50. Wisconsin.....	.WI.....	L.....	.....	.....	.....	.....	0.....
51. Wyoming.....	.WY.....	L.....	.....	.....	.....	.....	0.....
52. American Samoa.....	.AS.....	N.....	.....	.....	.....	.....	0.....
53. Guam.....	.GU.....	N.....	.....	.....	.....	.....	0.....
54. Puerto Rico.....	.PR.....	N.....	.....	.....	.....	.....	0.....
55. US Virgin Islands.....	.VI.....	N.....	.....	.....	.....	.....	0.....
56. Northern Mariana Islands.....	.MP.....	N.....	.....	.....	.....	.....	0.....
57. Canada.....	.CAN.....	N.....	.....	.....	.....	.....	0.....
58. Aggregate Other Alien.....	.OT.....	XXX.....	0.....	0.....	0.....	0.....	0.....
59. Subtotal.....	(a).....	35.....	21,712,548	0.....	106,631,178	0.....	128,343,726
90. Reporting entity contributions for employee benefit plans.....	XXX.....	.....	.....	.....	.....	.....	0.....
91. Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....	.....	.....	.....	.....	.....	0.....
92. Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....	.....	.....	.....	.....	.....	0.....
93. Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	.....	.....	.....	.....	.....	0.....
94. Aggregate other amounts not allocable by State.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
95. Totals (Direct Business).....	XXX.....	21,712,548	0.....	106,631,178	0.....	128,343,726	0.....
96. Plus reinsurance assumed.....	XXX.....	.....	.....	.....	.....	.....	0.....
97. Totals (All Business).....	XXX.....	21,712,548	0.....	106,631,178	0.....	128,343,726	0.....
98. Less reinsurance ceded.....	XXX.....	2,077,243	.....	67,765,245	.....	69,842,488	.....
99. Totals (All Business) less reinsurance ceded.....	XXX.....	19,635,305	0.....	(b).....	38,865,933	0.....	58,501,238

DETAILS OF WRITE-INS

58001.....	XXX.....	.....	.....	.....	.....	0.....	.....
58002.....	XXX.....	.....	.....	.....	.....	0.....	.....
58003.....	XXX.....	.....	.....	.....	.....	0.....	.....
58998. Summ. of remaining write-ins for line 58 from overflow page.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
9401.....	XXX.....	.....	.....	.....	.....	0.....	.....
9402.....	XXX.....	.....	.....	.....	.....	0.....	.....
9403.....	XXX.....	.....	.....	.....	.....	0.....	.....
9498. Summ. of remaining write-ins for line 94 from overflow page.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....

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

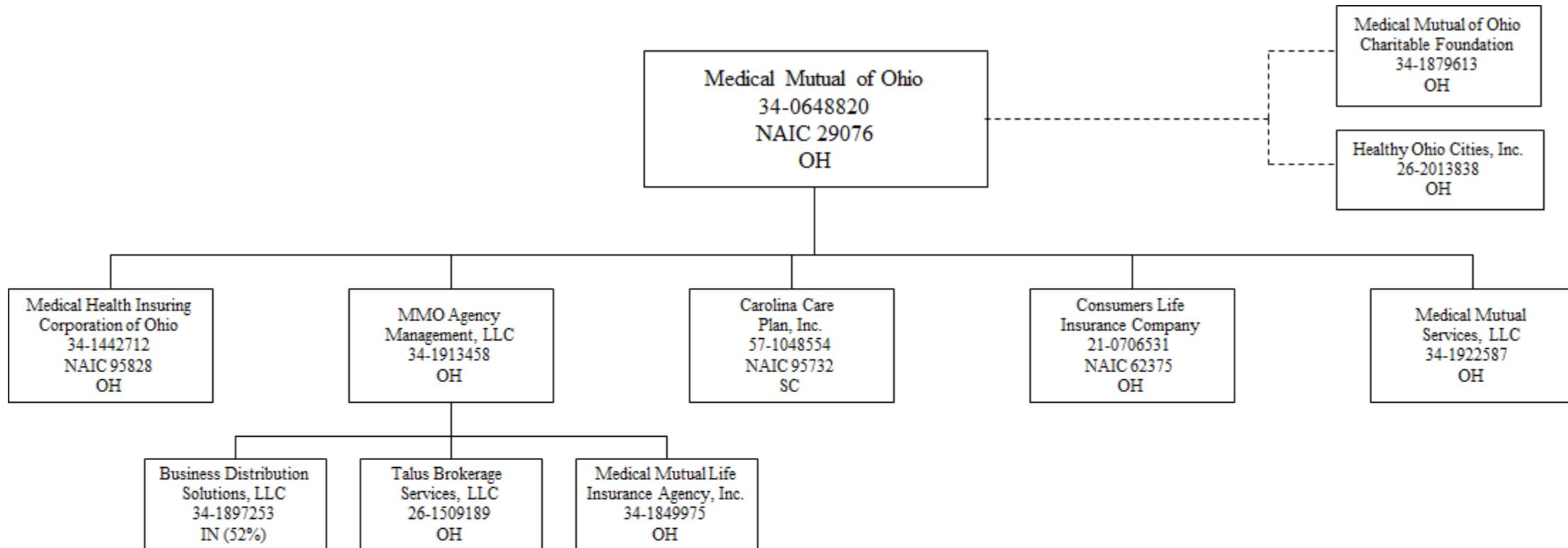
Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

Premiums are allocated based upon the location of the group's home office or the individual's home address.

(a) Insert the number of "L" responses except for Canada and Other Alien.
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:
Schedule H, Part 1, Column 1, Line 1

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

PART 1 – ORGANIZATIONAL CHART



2013 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK

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