



ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

The Order Of United Commercial Travelers Of America

NAIC Group Code.....	NAIC Company Code..... 56383	Employer's ID Number..... 31-4273120
(Current Period) (Prior Period)		
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... October 4, 1890	Commenced Business..... January 16, 1888	
Statutory Home Office	1801 Watermark Drive Suite 100..... Columbus OH 43215	
	(Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	1801 Watermark Drive Suite 100..... Columbus OH 43215	800-848-0123
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Mail Address	1801 Watermark Drive Suite 100..... Columbus OH 43215	
	(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	1801 Watermark Drive Suite 100..... Columbus OH 43215	800-848-0123
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Internet Web Site Address	www.uct.org	
Statutory Statement Contact	Kevin C Hecker	800-848-0123-0142
	(Name)	(Area Code) (Telephone Number) (Extension)
	khecker@uct.org	614-487-9675
	(E-Mail Address)	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Robert James Kellogg #	President	2. Gerald Edwin Thomas	Secretary/Treasurer
3. Joseph Henry Hoffman	Chief Executive Officer	4.	

OTHER

Ronald Allen Ives	Vice-President	Kevin Clare Hecker	Senior Vice-President & CFO
John Michael Marshall	Vice-President	Benjamin Michael Cohen FSA, MAAA	Consulting Actuary

DIRECTORS OR TRUSTEES

David Leonard Burt	Thomas David Hoffman	Jerry George Giff	Gordon Paul Woodworth
George Ira Bohn	Gerald Edwin Thomas	Robert James Kellogg	Larry Raymond Pilon
Kevin Harold Stinson #			

State of..... Ohio
County of..... Franklin

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

(Signature)	(Signature)	(Signature)
Robert James Kellogg	Gerald Edwin Thomas	Joseph Henry Hoffman
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary/Treasurer	Chief Executive Officer
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This _____ day of _____ 2014	b. If no	
	1. State the amendment number	_____
	2. Date filed	_____
	3. Number of pages attached	_____



LIFE INSURANCE

DIRECT BUSINESS IN Other Alien #1 DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56383

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

DETAILS OF WRITE-INS

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN Other Alien #2 DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56383

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

DETAILS OF WRITE-INS

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		253
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		253
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	9,385	9,389		7,786	7,421
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	507	527			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	9,892	9,916	0	7,786	7,421
26. Totals (Line 24 + 25.7).....	9,892	9,916	0	7,786	7,421



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		11,860
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		11,860
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		637
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		2,121
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		2,758

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		601
Settled during current year:			
18.1 By payment in full.....	1		601
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		601
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		601
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	37		491,757
21. Issued during year.....			
22. Other changes to in force (net).....	(2)		30,899
23. In force December 31, current year.....	35		522,656

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	986,678	987,092		734,992	700,554
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	7,391	7,676		200	207
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	994,069	994,768	0	735,192	700,761
26. Totals (Line 24 + 25.7).....	994,069	994,768	0	735,192	700,761



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

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

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		14	136,538
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		14	136,538

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	1,950,603	1,951,423		1,776,934	1,693,676
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	27,130	28,174		2,198	2,273
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	1,977,733	1,979,597	0	1,779,132	1,695,949
26. Totals (Line 24 + 25.7).....	1,977,733	1,979,597	0	1,779,132	1,695,949



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		5,041
2. Annuity considerations.....		1,000
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		6,041
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		196
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		196

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		12	84,000
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		12	84,000

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	2,489,486	2,490,531		1,786,829	1,703,107
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	6,613	6,867		15,100	15,613
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	2,496,098	2,497,398	0	1,801,929	1,718,721
26. Totals (Line 24 + 25.7).....	2,496,098	2,497,398	0	1,801,929	1,718,721



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		82,920
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		82,920
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		200,939
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		2,143
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		203,082

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		2	15,506
17. Incurred during current year.....		41	197,237
Settled during current year:			
18.1 By payment in full.....		42	202,743
18.2 By payment on compromised claims.....			
18.3 Total paid.....		42	202,743
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		42	202,743
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	10,000
POLICY EXHIBIT			
20. In force December 31, prior year.....		244	2,706,459
21. Issued during year.....			
22. Other changes to in force (net).....		(41)	(201,175)
23. In force December 31, current year.....		203	2,505,284

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	361,569	361,720		253,796	241,904
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	21,238	22,056		613	634
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	382,807	383,777	0	254,409	242,538
26. Totals (Line 24 + 25.7).....	382,807	383,777	0	254,409	242,538



LIFE INSURANCE

DIRECT BUSINESS IN CANADA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	30,860
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	30,860
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	80,315
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	14,423
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	94,738

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	16	80,057
Settled during current year:			
18.1	By payment in full.....	16	80,057
18.2	By payment on compromised claims.....		
18.3	Total paid.....	16	80,057
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	16	80,057
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	383	3,310,694
21.	Issued during year.....	2	56,481
22.	Other changes to in force (net).....	(30)	(472,045)
23.	In force December 31, current year.....	355	2,895,130

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....24,824	24,834		11,804	11,251
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....193,624	201,080		94,430	97,640
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....218,448	225,914	0	106,234	108,891
26.	Totals (Line 24 + 25.7).....218,448	225,914	0	106,234	108,891



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		4,320
2. Annuity considerations.....		5,400
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		9,720
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		2,849
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		2,849

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	3		102,686
Settled during current year:			
18.1 By payment in full.....	2		2,686
18.2 By payment on compromised claims.....			
18.3 Total paid.....	2		2,686
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	2		2,686
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		100,000
POLICY EXHIBIT			
20. In force December 31, prior year.....	22		336,137
21. Issued during year.....			
22. Other changes to in force (net).....	(2)		(2,686)
23. In force December 31, current year.....	20		333,451

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	2,088,970	2,089,847		1,334,339	1,271,819
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	5,490	5,701		30,000	31,020
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	2,094,460	2,095,548	0	1,364,339	1,302,838
26. Totals (Line 24 + 25.7).....	2,094,460	2,095,548	0	1,364,339	1,302,838



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	2,535
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	2,535
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	2,526
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	2,526

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	1	2,292
Settled during current year:			
18.1	By payment in full.....	1	2,292
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	2,292
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	2,292
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	8	124,922
21.	Issued during year.....		
22.	Other changes to in force (net).....	(1)	(2,292)
23.	In force December 31, current year.....	7	122,630

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	22,682	22,691	60,944	58,088
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	4,542	4,717	60	62
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	27,224	27,408	61,004	58,151
26.	Totals (Line 24 + 25.7).....	27,224	27,408	61,004	58,151



LIFE INSURANCE

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

NAIC Group Code.....0 NAIC Society Code....56383

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

DETAILS OF WRITE-INS

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		458
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		458
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	591
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	591
POLICY EXHIBIT			
20. In force December 31, prior year.....		3	21,472
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		3	21,472

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	12,267	12,272		1,706	1,626
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	221	230			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	12,488	12,501	0	1,706	1,626
26. Totals (Line 24 + 25.7).....	12,488	12,501	0	1,706	1,626



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	92,049
2.	Annuity considerations.....	20,000
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	112,049
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	243,153
10.	Matured endowments.....	
11.	Annuity benefits.....	90,891
12.	Surrender values. and withdrawals for life contracts.....	63,111
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	397,156

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	8,689
17.	Incurred during current year.....	84	296,254
Settled during current year:			
18.1	By payment in full.....	83	259,943
18.2	By payment on compromised claims.....		
18.3	Total paid.....	83	259,943
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	83	259,943
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	45,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	432	5,118,837
21.	Issued during year.....		
22.	Other changes to in force (net).....	(95)	(553,192)
23.	In force December 31, current year.....	337	4,565,645

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....	3	3			
25.2 Guaranteed renewable.....	4,322,590	4,324,405		4,108,118	3,915,632
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	27,612	28,676		5,890	6,090
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....	57	57			
25.7 Totals (sum of Lines 25.1 to 25.6).....	4,350,262	4,353,141	0	4,114,007	3,921,721
26. Totals (Line 24 + 25.7).....	4,350,262	4,353,141	0	4,114,007	3,921,721



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	43,732
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	43,732
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	125,591
10.	Matured endowments.....	
11.	Annuity benefits.....	9,840
12.	Surrender values. and withdrawals for life contracts.....	15,857
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	151,289

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	10,000
17.	Incurred during current year.....	21	114,479
Settled during current year:			
18.1	By payment in full.....	22	124,479
18.2	By payment on compromised claims.....		
18.3	Total paid.....	22	124,479
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	22	124,479
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	181	1,794,906
21.	Issued during year.....		
22.	Other changes to in force (net).....	(24)	(174,479)
23.	In force December 31, current year.....	157	1,620,427

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....473,761	473,959		305,086	290,791
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....4,818	5,004		10,000	10,340
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....478,579	478,963	0	315,086	301,131
26.	Totals (Line 24 + 25.7).....478,579	478,963	0	315,086	301,131



LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	1,351,640
2.	Annuity considerations.....	113,641
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	1,465,281
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	2,610,240
10.	Matured endowments.....	673
11.	Annuity benefits.....	311,377
12.	Surrender values. and withdrawals for life contracts.....	458,217
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	3,380,507

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	24	189,918
17.	Incurred during current year.....	678	2,762,060
Settled during current year:			
18.1	By payment in full.....	676	2,636,953
18.2	By payment on compromised claims.....		
18.3	Total paid.....	676	2,636,953
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	676	2,636,953
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	26	315,025
POLICY EXHIBIT			
20.	In force December 31, prior year.....	5,452	65,350,352
21.	Issued during year.....	44	889,261
22.	Other changes to in force (net).....	(810)	(6,056,090)
23.	In force December 31, current year.....	4,686	60,183,523

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....82	86			
25.2	Guaranteed renewable.....82,540,988	82,575,650		65,880,972	62,794,119
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....962,282	999,337		409,840	423,770
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....286	286			
25.7	Totals (sum of Lines 25.1 to 25.6).....83,503,638	83,575,359	0	66,290,813	63,217,889
26.	Totals (Line 24 + 25.7).....83,503,638	83,575,359	0	66,290,813	63,217,889



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

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

DETAILS OF WRITE-INS

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	1,909	1,910	1,008	961
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	100	104		
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	2,009	2,013	1,008	961
26.	Totals (Line 24 + 25.7).....	2,009	2,013	1,008	961



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		64,100
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		64,100
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		48,792
10. Matured endowments.....		
11. Annuity benefits.....		2,668
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		51,460

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	18		49,207
Settled during current year:			
18.1 By payment in full.....	18		49,207
18.2 By payment on compromised claims.....			
18.3 Total paid.....	18		49,207
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	18		49,207
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	90		682,928
21. Issued during year.....	3		61,335
22. Other changes to in force (net).....	(18)		(75,030)
23. In force December 31, current year.....	75		669,233

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	1,445,766	1,446,373		1,041,237	992,450
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	18,152	18,851		13,086	13,531
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	1,463,917	1,465,223	0	1,054,324	1,005,981
26. Totals (Line 24 + 25.7).....	1,463,917	1,465,223	0	1,054,324	1,005,981



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

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

NONE

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

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

NONE

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	4,465,728	4,467,603	3,504,277	3,340,084
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	2,381	2,472	1,201	1,242
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	4,468,108	4,470,075	3,505,478	3,341,326
26.	Totals (Line 24 + 25.7).....	4,468,108	4,470,075	3,505,478	3,341,326



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	64,826
2.	Annuity considerations.....	600
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	65,426
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	207,104
10.	Matured endowments.....	
11.	Annuity benefits.....	75,533
12.	Surrender values. and withdrawals for life contracts.....	5,712
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	288,350

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	8,865
17.	Incurred during current year.....	60	210,204
Settled during current year:			
18.1	By payment in full.....	62	219,069
18.2	By payment on compromised claims.....		
18.3	Total paid.....	62	219,069
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	62	219,069
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	390	5,048,116
21.	Issued during year.....	4	33,000
22.	Other changes to in force (net).....	(76)	(647,779)
23.	In force December 31, current year.....	318	4,433,337

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....4,230,196	4,231,973		3,217,622	3,066,861
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....59,141	61,419		12,362	12,782
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....4,289,338	4,293,391	0	3,229,984	3,079,643
26.	Totals (Line 24 + 25.7).....4,289,338	4,293,391	0	3,229,984	3,079,643



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	45,040
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	45,040
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	42,992
10.	Matured endowments.....	
11.	Annuity benefits.....	39,400
12.	Surrender values. and withdrawals for life contracts.....	44,141
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	126,534

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	15	47,257
Settled during current year:			
18.1	By payment in full.....	15	47,257
18.2	By payment on compromised claims.....		
18.3	Total paid.....	15	47,257
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	15	47,257
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	162	2,565,538
21.	Issued during year.....	4	58,000
22.	Other changes to in force (net).....	(24)	(320,376)
23.	In force December 31, current year.....	142	2,303,162

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....4,385,720	4,387,562		3,259,824	3,107,085
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....32,515	33,767		11,268	11,651
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....4,418,236	4,421,330	0	3,271,093	3,118,736
26.	Totals (Line 24 + 25.7).....4,418,236	4,421,330	0	3,271,093	3,118,736



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	14,096
2.	Annuity considerations.....	26,550
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	40,646
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	37,245
10.	Matured endowments.....	
11.	Annuity benefits.....	3,573
12.	Surrender values. and withdrawals for life contracts.....	17,310
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	58,129

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	14	36,718
Settled during current year:			
18.1	By payment in full.....	14	36,718
18.2	By payment on compromised claims.....		
18.3	Total paid.....	14	36,718
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	14	36,718
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	78	700,970
21.	Issued during year.....		
22.	Other changes to in force (net).....	(19)	(114,468)
23.	In force December 31, current year.....	59	586,502

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	517,896	518,113	396,245	377,679
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	16,153	16,774	9,544	9,869
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	534,048	534,888	405,789	387,547
26.	Totals (Line 24 + 25.7).....	534,048	534,888	405,789	387,547



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		37,875
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		37,875
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		114,038
10. Matured endowments.....		
11. Annuity benefits.....		716
12. Surrender values. and withdrawals for life contracts.....		4,332
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		119,086

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		3	27,614
17. Incurred during current year.....		26	95,087
Settled during current year:			
18.1 By payment in full.....		28	117,701
18.2 By payment on compromised claims.....			
18.3 Total paid.....		28	117,701
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		28	117,701
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	5,000
POLICY EXHIBIT			
20. In force December 31, prior year.....		172	2,415,441
21. Issued during year.....			
22. Other changes to in force (net).....		(33)	(233,207)
23. In force December 31, current year.....		139	2,182,234

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	290,941	291,063		162,027	154,435
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	9,265	9,622		30	31
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	300,206	300,685	0	162,057	154,466
26. Totals (Line 24 + 25.7).....	300,206	300,685	0	162,057	154,466



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	31,391
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	31,391
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	107,505
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	584
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	108,088

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	5,000
17.	Incurred during current year.....	9	102,185
Settled during current year:			
18.1	By payment in full.....	10	107,185
18.2	By payment on compromised claims.....		
18.3	Total paid.....	10	107,185
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	10	107,185
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	92	1,399,374
21.	Issued during year.....	1	15,000
22.	Other changes to in force (net).....	(13)	(136,670)
23.	In force December 31, current year.....	80	1,277,704

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	3,855,516	3,857,135	2,936,191	2,798,616
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	5,485	5,696	17,023	17,601
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	3,861,001	3,862,831	2,953,214	2,816,217
26.	Totals (Line 24 + 25.7).....	3,861,001	3,862,831	2,953,214	2,816,217



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	7,465
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	7,465
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	1,951
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	1,951

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	3	5,839
Settled during current year:			
18.1	By payment in full.....	2	1,839
18.2	By payment on compromised claims.....		
18.3	Total paid.....	2	1,839
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	2	1,839
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	4,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	29	206,999
21.	Issued during year.....		
22.	Other changes to in force (net).....	(2)	(1,839)
23.	In force December 31, current year.....	27	205,160

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....55,593	55,617		24,767	23,606
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....19,289	20,032		508	525
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....24	24			
25.7	Totals (sum of Lines 25.1 to 25.6).....74,906	75,672	0	25,274	24,131
26.	Totals (Line 24 + 25.7).....74,906	75,672	0	25,274	24,131



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		2,725
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		2,725
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		7	41,158
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		7	41,158

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	67,196	67,224		33,764	32,182
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	4,377	4,545		256	265
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	71,572	71,769	0	34,020	32,447
26. Totals (Line 24 + 25.7).....	71,572	71,769	0	34,020	32,447



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		914
2. Annuity considerations.....		10,000
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		10,914
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		52,441
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		52,441

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		5	57,555
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		5	57,555

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	4,230	4,232		1,691	1,612
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	3,038	3,155			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	7,268	7,387	0	1,691	1,612
26. Totals (Line 24 + 25.7).....	7,268	7,387	0	1,691	1,612



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	124,336
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	124,336
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	294,866
10.	Matured endowments.....	
11.	Annuity benefits.....	12,018
12.	Surrender values. and withdrawals for life contracts.....	33,668
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	340,551

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	25,000
17.	Incurred during current year.....	69	314,273
Settled during current year:			
18.1	By payment in full.....	65	296,475
18.2	By payment on compromised claims.....		
18.3	Total paid.....	65	296,475
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	65	296,475
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	42,798
POLICY EXHIBIT			
20.	In force December 31, prior year.....	610	8,886,561
21.	Issued during year.....	6	157,500
22.	Other changes to in force (net).....	(83)	(753,544)
23.	In force December 31, current year.....	533	8,290,517

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....1,961,623	1,962,447		1,420,989	1,354,409
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....58,594	60,850		28,397	29,362
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....2,020,217	2,023,297	0	1,449,386	1,383,771
26.	Totals (Line 24 + 25.7).....2,020,217	2,023,297	0	1,449,386	1,383,771



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		9,649
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		9,649
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		325
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		13,517
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		13,842

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		306
Settled during current year:			
18.1 By payment in full.....	1		306
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		306
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		306
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	30		780,901
21. Issued during year.....			
22. Other changes to in force (net).....	(5)		(300,426)
23. In force December 31, current year.....	25		480,475

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	118,858	118,908		89,590	85,392
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	20,402	21,188		778	804
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	139,260	140,096	0	90,367	86,196
26. Totals (Line 24 + 25.7).....	139,260	140,096	0	90,367	86,196



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		26,286
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		26,286
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		49,220
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		49,220

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	5,000
17. Incurred during current year.....		14	34,596
Settled during current year:			
18.1 By payment in full.....		15	39,596
18.2 By payment on compromised claims.....			
18.3 Total paid.....		15	39,596
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		15	39,596
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		115	1,098,400
21. Issued during year.....		2	31,000
22. Other changes to in force (net).....		(13)	(38,311)
23. In force December 31, current year.....		104	1,091,089

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	1,058,208	1,058,652		608,868	580,339
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	19,169	19,907		2,293	2,371
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	1,077,377	1,078,559	0	611,161	582,710
26. Totals (Line 24 + 25.7).....	1,077,377	1,078,559	0	611,161	582,710



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	38,173
2.	Annuity considerations.....	23,441
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	61,614
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	660
10.	Matured endowments.....	
11.	Annuity benefits.....	2,602
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	3,262

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	2	628
Settled during current year:			
18.1	By payment in full.....	2	628
18.2	By payment on compromised claims.....		
18.3	Total paid.....	2	628
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	2	628
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	103	1,277,992
21.	Issued during year.....	3	67,611
22.	Other changes to in force (net).....	(3)	(15,362)
23.	In force December 31, current year.....	103	1,330,241

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....7,400,403	7,403,511		6,287,337	5,992,744
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....4,702	4,883		250	259
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....7,405,105	7,408,393	0	6,287,587	5,993,002
26.	Totals (Line 24 + 25.7).....7,405,105	7,408,393	0	6,287,587	5,993,002



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		624
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		624
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		3,178
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		3,178

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	3,000
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....		1	3,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....		1	3,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		1	3,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		11	151,146
21. Issued during year.....			
22. Other changes to in force (net).....		(2)	(34,000)
23. In force December 31, current year.....		9	117,146

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	1,754,420	1,755,157		1,366,149	1,302,138
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	10,993	11,416		90	93
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	1,765,413	1,766,573	0	1,366,239	1,302,231
26. Totals (Line 24 + 25.7).....	1,765,413	1,766,573	0	1,366,239	1,302,231



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	57,192
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	57,192
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	7,929
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	117,360
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	125,289

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	6	22,443
Settled during current year:			
18.1	By payment in full.....	5	7,443
18.2	By payment on compromised claims.....		
18.3	Total paid.....	5	7,443
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	5	7,443
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	15,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	93	1,682,469
21.	Issued during year.....	2	56,527
22.	Other changes to in force (net).....	(9)	(307,262)
23.	In force December 31, current year.....	86	1,431,734

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....2,865,599	2,866,802		2,551,555	2,432,002
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....14,170	14,715		650	672
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....2,879,768	2,881,518	0	2,552,205	2,432,674
26.	Totals (Line 24 + 25.7).....2,879,768	2,881,518	0	2,552,205	2,432,674



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	5,613
2.	Annuity considerations.....	3,200
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	8,813
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	145
10.	Matured endowments.....	
11.	Annuity benefits.....	198
12.	Surrender values. and withdrawals for life contracts.....	604
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	948

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	1	137
Settled during current year:			
18.1	By payment in full.....	1	137
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	137
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	137
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	33	332,471
21.	Issued during year.....		
22.	Other changes to in force (net).....	(2)	(10,137)
23.	In force December 31, current year.....	31	322,334

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	3,027,716	3,028,987	2,395,640	2,283,392
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	8,871	9,213	2,216	2,291
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	3,036,587	3,038,200	2,397,856	2,285,683
26.	Totals (Line 24 + 25.7).....	3,036,587	3,038,200	2,397,856	2,285,683



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		39,290
2. Annuity considerations.....		10,000
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		49,290
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		14,572
10. Matured endowments.....		
11. Annuity benefits.....		195
12. Surrender values. and withdrawals for life contracts.....		1,621
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		16,388

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	3		24,179
Settled during current year:			
18.1 By payment in full.....	3		24,179
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		24,179
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		24,179
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	41		360,123
21. Issued during year.....	3		58,118
22. Other changes to in force (net).....	(4)		(17,362)
23. In force December 31, current year.....	40		400,879

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	7,787,528	7,790,798		6,173,061	5,883,822
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	25,576	26,561		3,340	3,453
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	7,813,104	7,817,359	0	6,176,400	5,887,275
26. Totals (Line 24 + 25.7).....	7,813,104	7,817,359	0	6,176,400	5,887,275



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,811
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,811
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	11		45,192
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....	11		45,192

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	10,370	10,374		5,801	5,529
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	4,143	4,302			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,513	14,676	0	5,801	5,529
26. Totals (Line 24 + 25.7).....	14,513	14,676	0	5,801	5,529



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	23,757
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	23,757
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	75,509
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	20,410
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	95,919

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	10,000
17.	Incurred during current year.....	25	65,273
Settled during current year:			
18.1	By payment in full.....	26	75,273
18.2	By payment on compromised claims.....		
18.3	Total paid.....	26	75,273
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	26	75,273
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	119	872,100
21.	Issued during year.....		
22.	Other changes to in force (net).....	(29)	(115,273)
23.	In force December 31, current year.....	90	756,827

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....29,052	29,065		24,745	23,585
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....1,074	1,115			
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....46	46			
25.7	Totals (sum of Lines 25.1 to 25.6).....30,172	30,226	0	24,745	23,585
26.	Totals (Line 24 + 25.7).....30,172	30,226	0	24,745	23,585



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		222
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		222
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	11,470	11,475		5,430	5,176
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	759	788			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	12,229	12,263	0	5,430	5,176
26. Totals (Line 24 + 25.7).....	12,229	12,263	0	5,430	5,176



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	6,289
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	6,289
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	214
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	214

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	1	204
Settled during current year:			
18.1	By payment in full.....	1	204
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	204
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	204
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	6	53,951
21.	Issued during year.....		
22.	Other changes to in force (net).....	(1)	(204)
23.	In force December 31, current year.....	5	53,747

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....810,680	811,020		699,426	666,654
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....2,093	2,174			
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....812,773	813,194	0	699,426	666,654
26.	Totals (Line 24 + 25.7).....812,773	813,194	0	699,426	666,654



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		4,484
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		4,484
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		6	42,500
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		6	42,500

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	108,028	108,073		68,062	64,873
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	27,378	28,433		740	765
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	135,406	136,506	0	68,803	65,639
26. Totals (Line 24 + 25.7).....	135,406	136,506	0	68,803	65,639



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	99,213
2.	Annuity considerations.....	1,700
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	100,913
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	373,522
10.	Matured endowments.....	
11.	Annuity benefits.....	12,158
12.	Surrender values. and withdrawals for life contracts.....	23,037
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	408,718

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	3	39,052
17.	Incurred during current year.....	83	328,319
Settled during current year:			
18.1	By payment in full.....	81	354,735
18.2	By payment on compromised claims.....		
18.3	Total paid.....	81	354,735
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	81	354,735
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	12,636
POLICY EXHIBIT			
20.	In force December 31, prior year.....	563	6,773,330
21.	Issued during year.....	2	15,000
22.	Other changes to in force (net).....	(88)	(344,672)
23.	In force December 31, current year.....	477	6,443,658

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....52	54			
25.2	Guaranteed renewable.....694,910	695,202		471,517	449,425
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....85,264	88,548		29,064	30,052
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....46	46			
25.7	Totals (sum of Lines 25.1 to 25.6).....780,271	783,849	0	500,581	479,476
26.	Totals (Line 24 + 25.7).....780,271	783,849	0	500,581	479,476



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	15,063
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	15,063
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	17,123
10.	Matured endowments.....	
11.	Annuity benefits.....	2,090
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	19,213

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	2	17,000
Settled during current year:			
18.1	By payment in full.....	2	17,000
18.2	By payment on compromised claims.....		
18.3	Total paid.....	2	17,000
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	2	17,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	82	1,181,310
21.	Issued during year.....		
22.	Other changes to in force (net).....	(5)	(114,751)
23.	In force December 31, current year.....	77	1,066,559

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	737,474	737,784	434,482	414,124
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	14,774	15,343	341	352
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	752,249	753,127	434,823	414,477
26.	Totals (Line 24 + 25.7).....	752,249	753,127	434,823	414,477



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		13,646
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		13,646
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		266
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		266

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		250
Settled during current year:			
18.1 By payment in full.....	1		250
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		250
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		250
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	37		1,233,510
21. Issued during year.....	1		10,000
22. Other changes to in force (net).....	(2)		(10,456)
23. In force December 31, current year.....	36		1,233,054

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	4,273,842	4,275,636		3,726,309	3,551,712
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	10,275	10,671		1,450	1,500
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	4,284,117	4,286,307	0	3,727,759	3,553,212
26. Totals (Line 24 + 25.7).....	4,284,117	4,286,307	0	3,727,759	3,553,212



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	61,967
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	61,967
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	123,995
10.	Matured endowments.....	
11.	Annuity benefits.....	4,500
12.	Surrender values. and withdrawals for life contracts.....	12,195
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	140,690

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	1,517
17.	Incurred during current year.....	40	127,166
Settled during current year:			
18.1	By payment in full.....	40	123,683
18.2	By payment on compromised claims.....		
18.3	Total paid.....	40	123,683
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	40	123,683
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	320	2,978,019
21.	Issued during year.....	1	25,000
22.	Other changes to in force (net).....	(41)	(176,054)
23.	In force December 31, current year.....	280	2,826,965

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....	28	29			
25.2 Guaranteed renewable.....	800,093	800,429		492,296	469,229
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	37,387	38,827		15,837	16,375
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	837,508	839,285	0	508,132	485,604
26. Totals (Line 24 + 25.7).....	837,508	839,285	0	508,132	485,604



LIFE INSURANCE

DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

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

DETAILS OF WRITE-INS

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		2,805
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		2,805
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		4,429
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		4,429

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	3		3,235
Settled during current year:			
18.1 By payment in full.....	3		3,235
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		3,235
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		3,235
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	21		157,562
21. Issued during year.....			
22. Other changes to in force (net).....	(5)		(10,485)
23. In force December 31, current year.....	16		147,077

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,976	3,978		3,837	3,658
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	10,615	11,024		1,715	1,774
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,592	15,002	0	5,553	5,431
26. Totals (Line 24 + 25.7).....	14,592	15,002	0	5,553	5,431



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	11,712
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	11,712
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	7,822
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	1,001
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	8,823

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	6	32,730
Settled during current year:			
18.1	By payment in full.....	5	7,730
18.2	By payment on compromised claims.....		
18.3	Total paid.....	5	7,730
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	5	7,730
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	25,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	43	495,587
21.	Issued during year.....		
22.	Other changes to in force (net).....	(6)	(13,730)
23.	In force December 31, current year.....	37	481,857

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	405,930	406,100	279,201	266,119
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	4,495	4,668		
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	410,424	410,768	279,201	266,119
26.	Totals (Line 24 + 25.7).....	410,424	410,768	279,201	266,119



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	11,573
2.	Annuity considerations.....	.649
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	12,222
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	.0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	.0
8.	Total (Line 6.5 plus Line 7.4).....	.0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	37,821
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	.757
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0
14.	All other benefits, except accident & health.....	
15.	Total.....	38,578

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	.2	37,579
Settled during current year:			
18.1	By payment in full.....	.2	37,579
18.2	By payment on compromised claims.....		
18.3	Total paid.....	.2	37,579
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	.2	37,579
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	47	508,304
21.	Issued during year.....		
22.	Other changes to in force (net).....	.(3)	.(62,579)
23.	In force December 31, current year.....	44	445,725

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	1,317,435	1,317,988	1,067,061	1,017,064
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	8,073	8,383	.759	.785
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	1,325,507	.0	1,067,820	1,017,848
26.	Totals (Line 24 + 25.7).....	1,325,507	.0	1,067,820	1,017,848



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	42,941
2.	Annuity considerations.....	400
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	43,341
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	119,852
10.	Matured endowments.....	673
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	9,232
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	129,757

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	4	30,084
17.	Incurred during current year.....	34	99,733
Settled during current year:			
18.1	By payment in full.....	36	119,817
18.2	By payment on compromised claims.....		
18.3	Total paid.....	36	119,817
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	36	119,817
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	10,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	219	1,648,049
21.	Issued during year.....		
22.	Other changes to in force (net).....	(42)	(164,557)
23.	In force December 31, current year.....	177	1,483,492

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....383,207	383,368		275,081	262,192
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....7,272	7,552		519	537
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....390,478	390,919	0	275,600	262,729
26.	Totals (Line 24 + 25.7).....390,478	390,919	0	275,600	262,729



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	137,021
2.	Annuity considerations.....	840
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	137,861
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	174,756
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	48,500
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	223,256

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	54	229,634
Settled during current year:			
18.1	By payment in full.....	51	189,634
18.2	By payment on compromised claims.....		
18.3	Total paid.....	51	189,634
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	51	189,634
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	40,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	345	4,138,190
21.	Issued during year.....	8	210,905
22.	Other changes to in force (net).....	(62)	(482,143)
23.	In force December 31, current year.....	291	3,866,952

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	1,630,208	1,630,892		1,719,875	1,639,290
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	20,617	21,410		41,734	43,152
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....	114	114			
25.7 Totals (sum of Lines 25.1 to 25.6).....	1,650,938	1,652,417	0	1,761,609	1,682,443
26. Totals (Line 24 + 25.7).....	1,650,938	1,652,417	0	1,761,609	1,682,443



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	590,804	591,053		468,985	447,011
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	4,354	4,521			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	595,158	595,574	0	468,985	447,011
26. Totals (Line 24 + 25.7).....	595,158	595,574	0	468,985	447,011



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	34,560
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	34,560
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	63,207
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	5,629
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	68,836

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	18	59,272
Settled during current year:			
18.1	By payment in full.....	18	59,272
18.2	By payment on compromised claims.....		
18.3	Total paid.....	18	59,272
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	18	59,272
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	149	1,819,780
21.	Issued during year.....	2	33,784
22.	Other changes to in force (net).....	(20)	(99,443)
23.	In force December 31, current year.....	131	1,754,121

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....4,158,874	4,160,621		3,306,361	3,151,442
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....25,483	26,464		11,110	11,487
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....4,184,357	4,187,085	0	3,317,471	3,162,929
26.	Totals (Line 24 + 25.7).....4,184,357	4,187,085	0	3,317,471	3,162,929



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		235
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		235
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	7,158	7,161		3,018	2,877
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	1,187	1,233			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	8,345	8,394	0	3,018	2,877
26. Totals (Line 24 + 25.7).....	8,345	8,394	0	3,018	2,877



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	171,233	171,304		204,194	194,627
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	6,571	6,824		10,227	10,575
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	177,803	178,128	0	214,422	205,202
26. Totals (Line 24 + 25.7).....	177,803	178,128	0	214,422	205,202



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		21,505
2. Annuity considerations.....		9,861
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		31,366
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		25,192
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		25,192

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		25,000
Settled during current year:			
18.1 By payment in full.....	1		25,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		25,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		25,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	59		895,477
21. Issued during year.....			
22. Other changes to in force (net).....	(1)		(60,000)
23. In force December 31, current year.....	58		835,477

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	5,030,361	5,032,473		4,293,171	4,092,014
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	45,872	47,639		29,562	30,566
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	5,076,233	5,080,112	0	4,322,733	4,122,581
26. Totals (Line 24 + 25.7).....	5,076,233	5,080,112	0	4,322,733	4,122,581



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		8,415
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		8,415
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		386
12. Surrender values. and withdrawals for life contracts.....		948
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		1,334

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		25	648,627
21. Issued during year.....			
22. Other changes to in force (net).....		(4)	(21,000)
23. In force December 31, current year.....		21	627,627

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	2,017,283	2,018,130		1,551,391	1,478,700
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....	11,518	11,962			
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	2,028,801	2,030,091	0	1,551,391	1,478,700
26. Totals (Line 24 + 25.7).....	2,028,801	2,030,091	0	1,551,391	1,478,700



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56383

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	1,340
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	1,340
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	
11.	Annuity benefits.....	1,971
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	1,971

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	1,310,743	1,311,294	926,552	883,138
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....	1,496	1,554	5,000	5,170
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	1,312,240	0	931,552	888,308
26.	Totals (Line 24 + 25.7).....	1,312,240	0	931,552	888,308

The Order Of United Commercial Travelers Of America

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	322,439
2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0.....	72,018
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	394,457
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	81,764
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	312,693

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2013.....	59,699	22,065		81,764
2. 2014.....	40,773	23,626		64,399
3. 2015.....	32,792	10,659		43,451
4. 2016.....	25,161	7,849		33,010
5. 2017.....	19,269	4,959		24,228
6. 2018.....	16,179	1,941		18,120
7. 2019.....	14,427	322		14,749
8. 2020.....	13,274	257		13,531
9. 2021.....	13,250	186		13,436
10. 2022.....	13,097	115		13,212
11. 2023.....	12,625	39		12,664
12. 2024.....	12,033			12,033
13. 2025.....	11,351			11,351
14. 2026.....	10,078			10,078
15. 2027.....	7,851			7,851
16. 2028.....	5,886			5,886
17. 2029.....	4,561			4,561
18. 2030.....	3,254			3,254
19. 2031.....	2,155			2,155
20. 2032.....	1,592			1,592
21. 2033.....	1,302			1,302
22. 2034.....	1,003			1,003
23. 2035.....	619			619
24. 2036.....	207			207
25. 2037.....				0
26. 2038.....				0
27. 2039.....				0
28. 2040.....				0
29. 2041.....				0
30. 2042.....				0
31. 2043 and Later.....				0
32. Total (Lines 1 to 31).....	322,438	72,018	0	394,456

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	54,314	2,224	56,538	0	0	0	56,539
2. Realized capital gains/(losses) net of taxes - General Account.....			0			0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....	1,824		1,824			0	1,824
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	9,367		9,367			0	9,367
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	65,505	2,224	67,729	0	0	0	67,730
9. Maximum reserve.....	58,193		58,193			0	58,193
10. Reserve objective.....	42,088		42,088			0	42,088
11. 20% of (Line 10 minus Line 8).....	(4,683)	(445)	(5,128)	(0)	(0)	(0)	(5,128)
12. Balance before transfers (Lines 8 + 11).....	60,822	1,779	62,601	0	0	0	62,602
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	(2,629)	(1,779)	(4,408)			0	(4,408)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	58,193	0	58,193	0	0	0	58,194

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1		Exempt obligations.....	1,766,555	XXX	XXX	1,766,555	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	12,507,682	XXX	XXX	12,507,682	0.0004	5,003	0.0023	28,768	0.0030	37,523
3	2	High quality.....	2,296,636	XXX	XXX	2,296,636	0.0019	4,364	0.0058	13,320	0.0090	20,670
4	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8).....	16,570,873	XXX	XXX	16,570,873	XXX	9,367	XXX	42,088	XXX	58,193
		PREFERRED STOCKS										
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		SHORT-TERM BONDS										
18		Exempt obligations.....	244,514	XXX	XXX	244,514	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	244,514	XXX	XXX	244,514	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		DERIVATIVE INSTRUMENTS										
26		Exchange-traded.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	16,815,387	XXX	XXX	16,815,387	XXX	9,367	XXX	42,088	XXX	58,193
		MORTGAGE LOANS										
		In good standing:										
35		Farm mortgages.....			XXX	0	0.0035	0	0.0100	0	0.0130	0
36		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....			XXX	0	0.0013	0	0.0030	0	0.0040	0
38		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....			XXX	0	0.0035	0	0.0100	0	0.0130	0
40		In good standing with restructured terms.....			XXX	0	0.0035	0	0.0100	0	0.0130	0
		Overdue, not in process:										
41		Farm mortgages.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
42		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0058	0	0.0090	0
44		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In process of foreclosure:										
46		Farm mortgages.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
47		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0130	0	0.0130	0
49		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Total Schedule B mortgages (sum of Lines 35 through 50).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Schedule DA mortgages.....			XXX	0	0.0030	0	0.0100	0	0.0130	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

AVR-Equity Component (Lines 1-30)
NONE

AVR-Equity Component (Lines 31-55) (Cont.)
NONE

AVR-Equity Component (Lines 56-77) (Cont.)
NONE

AVR-Replications (Synthetic) Assets
NONE

Sch. F
NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1.	Premiums written.....	11,848,685	XXX		XXX	82	XXX	10,909,414	XXX		XXX	938,903	XXX	286	XXX
2.	Premiums earned.....	11,876,856	XXX		XXX	86	XXX	10,896,231	XXX		XXX	980,253	XXX	286	XXX
3.	Incurred claims.....	8,124,525	68.4		0.0		0.0	7,700,755	70.7		0.0	423,770	43.2		0.0
4.	Cost containment expenses.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	8,124,525	68.4	0	0.0	0	0.0	7,700,755	70.7	0	0.0	423,770	43.2	0	0.0
6.	Increase in contract reserves.....	169,704	1.4		0.0	(48)	(55.8)	76,939	0.7		0.0	92,813	9.5		0.0
7.	Commissions (a).....	(3,017,066)	(25.4)		0.0		0.0	(3,017,066)	(27.7)		0.0		0.0		0.0
8.	Other general insurance expenses.....	8,307,451	69.9		0.0		0.0	8,287,300	76.1		0.0	20,151	2.1		0.0
9.	Taxes, licenses and fees.....	364,212	3.1		0.0		0.0	363,329	3.3		0.0	883	0.1		0.0
10.	Total other expenses incurred.....	5,654,597	47.6	0	0.0	0	0.0	5,633,563	51.7	0	0.0	21,034	2.1	0	0.0
11.	Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12.	Gain from underwriting before dividends or refunds.....	(2,071,970)	(17.4)	0	0.0	134	155.8	(2,515,026)	(23.1)	0	0.0	442,636	45.2	286	100.0
13.	Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
14.	Gain from underwriting after dividends or refunds.....	(2,071,970)	(17.4)	0	0.0	134	155.8	(2,515,026)	(23.1)	0	0.0	442,636	45.2	286	100.0

DETAILS OF WRITE-INS

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Contracts				
			3	4	5	6	7
	Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES							
A. Premium Reserves:							
1. Unearned premiums.....	737,325		19	523,157		214,057	92
2. Advance premiums.....	275,723			116,231		159,492	
3. Reserve for rate credits.....	0						
4. Total premium reserves, current year.....	1,013,048	0	19	639,388	0	373,549	92
5. Total premium reserves, prior year.....	1,041,219		23	626,205		414,899	92
6. Increase in total premium reserves.....	(28,171)	0	(4)	13,183	0	(41,350)	0
B. Contract Reserves:							
1. Additional reserves (a).....	693,820		265	421,874		271,607	74
2. Reserve for future contingent benefits.....	0						
3. Total contract reserves, current year.....	693,820	0	265	421,874	0	271,607	74
4. Total contract reserves, prior year.....	524,116		313	344,935		178,794	74
5. Increase in contract reserves.....	169,704	0	(48)	76,939	0	92,813	0
C. Claim Reserves and Liabilities:							
1. Total current year.....	1,642,415			1,470,731		171,684	
2. Total prior year.....	1,766,521			1,608,766		157,755	
3. Increase.....	(124,106)	0	0	(138,035)	0	13,929	0

35

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

1. Claims Paid During the Year:							
1.1 On claims incurred prior to current year.....	1,908,436			1,695,135		213,301	
1.2 On claims incurred during current year.....	6,340,196			6,143,656		196,540	
2. Claim Reserves and Liabilities, Dec. 31, Current Year:							
2.1 On claims incurred prior to current year.....	21,062			127		20,935	
2.2 On claims incurred during current year.....	1,621,351			1,470,602		150,749	
3. Test:							
3.1 Line 1.1 plus 2.1.....	1,929,498	0	0	1,695,262	0	234,236	0
3.2 Claim reserves and liabilities, Dec. 31, prior year.....	1,766,521			1,608,766		157,755	
3.3 Line 3.1 minus Line 3.2.....	162,977	0	0	86,496	0	76,481	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:							
1. Premiums written.....	0						
2. Premiums earned.....	0						
3. Incurred claims.....	0						
4. Commissions.....	0						
B. Reinsurance Ceded:							
1. Premiums written.....	71,202,497			71,183,414		19,083	
2. Premiums earned.....	71,698,502			71,679,419		19,083	
3. Incurred claims.....	55,093,364			55,093,364			
4. Commissions.....	12,725,536			12,725,536			

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

The Order Of United Commercial Travelers Of America
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....			63,217,889	63,217,889
2. Beginning claim reserves and liabilities.....			14,845,609	14,845,609
3. Ending claim reserves and liabilities.....			11,772,686	11,772,686
4. Claims paid.....	0	0	66,290,812	66,290,812
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....			55,093,364	55,093,364
10. Beginning claim reserves and liabilities.....			13,079,089	13,079,089
11. Ending claim reserves and liabilities.....			10,130,272	10,130,272
12. Claims paid.....	0	0	58,042,181	58,042,181
D. Net:				
13. Incurred claims.....	0	0	8,124,525	8,124,525
14. Beginning claim reserves and liabilities.....	0	0	1,766,520	1,766,520
15. Ending claim reserves and liabilities.....	0	0	1,642,414	1,642,414
16. Claims paid.....	0	0	8,248,631	8,248,631
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....			8,124,525	8,124,525
18. Beginning reserves and liabilities.....			1,766,520	1,766,520
19. Ending reserves and liabilities.....			1,642,414	1,642,414
20. Paid claims and cost containment expenses.....	0	0	8,248,631	8,248,631

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

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

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
88340.....	59-2859797....	12/31/1997	Hannover Life Reassurance Company of America.....	FL.....	803,996	282,356
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				803,996	282,356
1099999.	Total - Life and Annuity Non-Affiliates.....				803,996	282,356
1199999.	Total - Life and Annuity.....				803,996	282,356
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
66346.....	58-0828824....	07/07/2009	Munich American Reassurance Company.....	GA.....	8,327	26,961
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				8,327	26,961
2199999.	Total - Accident and Health Non-Affiliates.....				8,327	26,961
2299999.	Total - Accident and Health.....				8,327	26,961
2399999.	Total U.S.....				812,323	309,317
9999999.	Total.....				812,323	309,317

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities

Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount In Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
88099.....	75-1608507....	01/01/1994	Optimum Re Insurance Company.....	TX.....	YRT/I.....	3,082,988	19,158	18,880	130,337	.....	.....	.....	.....
88099.....	75-1608507....	06/29/2009	Optimum Re Insurance Company.....	TX.....	CO/I.....	2,918,627	757,078	737,688	29,122	.....	.....	.....	.....
88340.....	59-2859797....	12/31/1997	Hannover Life Reassurance Com. of America.....	FL.....	CO/I.....	44,835,085	12,197,783	13,159,333	918,058	.....	.....	.....	.....
88340.....	59-2859797....	12/31/1997	Hannover Life Reassurance Com. of America.....	FL.....	ACO/I.....	.....	.....2,335,985	2,354,125	59,841	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					50,836,700	15,310,004	16,270,026	1,137,358	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....					50,836,700	15,310,004	16,270,026	1,137,358	0	0	0	0
1199999.	Total - General Account - Authorized.....					50,836,700	15,310,004	16,270,026	1,137,358	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....					50,836,700	15,310,004	16,270,026	1,137,358	0	0	0	0
6999999.	Total U.S.....					50,836,700	15,310,004	16,270,026	1,137,358	0	0	0	0
9999999.	Total.....					50,836,700	15,310,004	16,270,026	1,137,358	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates												
86258.....	13-2572994....	12/31/1998	General Re Life Corporation.....	CT.....	CO/I.....	70,555,200	3,445,076	12,956,726	.....	.....	.....	.....
70688.....	36-6071399....	12/31/2001	Transamerica Financial Life Insurance Company.....	NY.....	CO/I.....	178,325	26,429	48,542	.....	.....	.....	.....
66346.....	58-0828824....	07/07/2009	Munich American Reassurance Company.....	GA.....	YRT/I.....	373,925	38,294	143,325	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					71,107,450	3,509,799	13,148,593	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....					71,107,450	3,509,799	13,148,593	0	0	0	0
1199999.	Total - General Account - Authorized.....					71,107,450	3,509,799	13,148,593	0	0	0	0
General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates												
00000.....	AA-1440076...	02/01/2005	Sirius International Insurance Corporation.....	SWE.....	YRT/I.....	19,083	.....	.....	.....	.....	.....	.....
2099999.	Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates.....					19,083	0	0	0	0	0	0
2199999.	Total - General Account - Unauthorized - Non-Affiliates.....					19,083	0	0	0	0	0	0
2299999.	Total - General Account - Unauthorized.....					19,083	0	0	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....					71,126,533	3,509,799	13,148,593	0	0	0	0
6999999.	Total - U.S.....					71,107,450	3,509,799	13,148,593	0	0	0	0
7099999.	Total - Non-U.S.....					19,083	0	0	0	0	0	0
9999999.	Total.....					71,126,533	3,509,799	13,148,593	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
General Account - Accident and Health - Non-Affiliates - Non-U.S. Non-Affiliates														
00000.....	AA-1440076	02/01/2005	Sirius International Insurance Corporation.....				0							0
2099999.	Total - General Account - Accident and Health - Non-Affiliates - Non-U.S. Non-Affiliates.....			0	0	0	0	0	XXX.....	0	0	0	0	0
2199999.	Total - General Account - Accident and Health - Non-Affiliates.....			0	0	0	0	0	XXX.....	0	0	0	0	0
2299999.	Total - General Account - Accident and Health.....			0	0	0	0	0	XXX.....	0	0	0	0	0
2399999.	Total - General Account.....			0	0	0	0	0	XXX.....	0	0	0	0	0
3699999.	Total - Non-U.S.....			0	0	0	0	0	XXX.....	0	0	0	0	0
9999999.	Total.....			0	0	0	0	0	XXX.....	0	0	0	0	0

Sch. S-Pt. 5
NONE

SCHEDULE S - PART 6

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

	1 2013	2 2012	3 2011	4 2010	5 2009
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	72,275	84,416	100,029	126,271	126,942
2. Commissions and reinsurance expense allowances.....	12,924	17,052	22,835	34,506	40,415
3. Contract claims.....	64,463	62,391	81,729	105,853	108,365
4. Surrender benefits and withdrawals for life contracts.....	182	269	257	288	222
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....	(2,159)	(1,578)	(1,997)	(2,133)	1,277
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	504	947	1,097	1,615	1,357
9. Aggregate reserves for life and accident and health contracts.....	31,968	34,098	35,676	37,672	39,805
10. Liability for deposit-type contracts.....	72	35			
11. Contract claims unpaid.....	10,479	13,324	16,050	18,670	23,664
12. Amounts recoverable on reinsurance.....	1,122	413	270	2,073	767
13. Experience rating refunds due or unpaid.....					
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....			XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....			XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....			XXX	XXX	XXX
24. Letters of credit (L).....			XXX	XXX	XXX
25. Trust agreements (T).....			XXX	XXX	XXX
26. Other (O).....			XXX	XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	19,698,807		19,698,807
2. Reinsurance (Line 16).....	1,185,044		1,185,044
3. Premiums and considerations (Line 15).....	137,211	504,200	641,411
4. Net credit for ceded reinsurance.....	XXX	42,972,752	42,972,752
5. All other admitted assets (balance).....	141,069		141,069
6. Total assets excluding separate accounts (Line 26).....	21,162,131	43,476,952	64,639,083
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	21,162,131	43,476,952	64,639,083
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	5,266,221	31,939,325	37,205,546
10. Liability for deposit-type contracts (Line 3).....	72,630		72,630
11. Claim reserves (Line 4).....	1,642,622	10,478,681	12,121,303
12. Member refunds/reserves (Lines 5 through 6).....			0
13. Premium & annuity considerations received in advance (Line 7).....	279,570	1,058,946	1,338,516
14. Other contract liabilities (Line 8).....	312,692		312,692
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount).....			0
19. All other liabilities (balance).....	4,084,747		4,084,747
20. Total liabilities excluding Separate Accounts (Line 23).....	11,658,482	43,476,952	55,135,434
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	11,658,482	43,476,952	55,135,434
23. Capital & surplus (Line 30).....	9,503,650	XXX	9,503,650
24. Total liabilities, capital & surplus (Line 31).....	21,162,132	43,476,952	64,639,084
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	31,939,325		
26. Claim reserves.....	10,478,681		
27. Member refunds/reserves.....	0		
28. Premium & annuity considerations received in advance.....	1,058,946		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	43,476,952		
34. Premiums and considerations.....	504,200		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	504,200		
41. Total net credit for ceded reinsurance.....	42,972,752		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts
States, Etc.			6 Totals				
1.	Alabama.....	AL	11,860				11,860
2.	Alaska.....	AK	253				253
3.	Arizona.....	AZ	5,041	1,000			6,041
4.	Arkansas.....	AR	7,455				7,455
5.	California.....	CA	82,920				82,920
6.	Colorado.....	CO	4,320	5,400			9,720
7.	Connecticut.....	CT	2,535				2,535
8.	Delaware.....	DE	458				458
9.	District of Columbia.....	DC					0
10.	Florida.....	FL	92,049	20,000			112,049
11.	Georgia.....	GA	43,732				43,732
12.	Hawaii.....	HI					0
13.	Idaho.....	ID					0
14.	Illinois.....	IL	64,826	600		2,109	67,535
15.	Indiana.....	IN	45,040				45,040
16.	Iowa.....	IA	64,100				64,100
17.	Kansas.....	KS	14,096	26,550			40,646
18.	Kentucky.....	KY	37,875				37,875
19.	Louisiana.....	LA	31,391				31,391
20.	Maine.....	ME	914	10,000			10,914
21.	Maryland.....	MD	2,725				2,725
22.	Massachusetts.....	MA	7,465				7,465
23.	Michigan.....	MI	124,336				124,336
24.	Minnesota.....	MN	9,649				9,649
25.	Mississippi.....	MS	38,173	23,441			61,614
26.	Missouri.....	MO	26,286				26,286
27.	Montana.....	MT	624				624
28.	Nebraska.....	NE	39,290	10,000			49,290
29.	Nevada.....	NV	6,289				6,289
30.	New Hampshire.....	NH	1,811				1,811
31.	New Jersey.....	NJ	23,757				23,757
32.	New Mexico.....	NM	222				222
33.	New York.....	NY	4,484				4,484
34.	North Carolina.....	NC	57,192				57,192
35.	North Dakota.....	ND	5,613	3,200			8,813
36.	Ohio.....	OH	99,213	1,700			100,913
37.	Oklahoma.....	OK	15,063				15,063
38.	Oregon.....	OR	13,646				13,646
39.	Pennsylvania.....	PA	61,967				61,967
40.	Rhode Island.....	RI	2,805				2,805
41.	South Carolina.....	SC	11,712				11,712
42.	South Dakota.....	SD	11,573	649			12,222
43.	Tennessee.....	TN	42,941	400			43,341
44.	Texas.....	TX	137,021	840			137,861
45.	Utah.....	UT	1,220				1,220
46.	Vermont.....	VT	235				235
47.	Virginia.....	VA	34,560				34,560
48.	Washington.....	WA	782				782
49.	West Virginia.....	WV	8,415				8,415
50.	Wisconsin.....	WI	21,505	9,861			31,366
51.	Wyoming.....	WY	1,340				1,340
52.	American Samoa.....	AS					0
53.	Guam.....	GU					0
54.	Puerto Rico.....	PR					0
55.	US Virgin Islands.....	VI					0
56.	Northern Mariana Islands.....	MP					0
57.	Canada.....	CAN	30,860				30,860
58.	Aggregate Other Alien.....	OT					0
59.	Totals.....		1,351,640	113,641	0	2,109	1,467,390

Sch. Y-Pt. 1A
NONE

Sch. Y-Pt. 2
NONE

The Order Of United Commercial Travelers Of America

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING		Responses
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will an actuarial opinion be filed with this statement by March 1?	YES
3.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
4.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
APRIL FILING		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
JUNE FILING		
7.	Will an audited financial report be filed by June 1?	YES
8.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
9.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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

MARCH FILING		
10.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
11.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
12.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
13.	Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
15.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be field with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
34.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
APRIL FILING		
35.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
36.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
37.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
38.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
39.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
40.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
41.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
42.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

EXPLANATIONS:

BARCODES:

- 1.
- 2.
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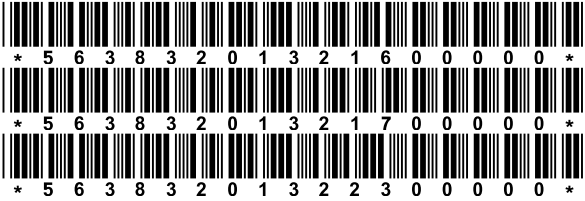
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42.



The Order Of United Commercial Travelers Of America
Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Year	2 Prior Year
2204. Unclaimed Funds.....	605,133	.....
2297. Summary of remaining write-ins for Line 22.....	605,133	0

Additional Write-ins for Exhibit 2:

		Insurance				5	6	7
		1	Accident and Health		4 Aggregate of All Other Lines of Business			
			2 Cost Containment	3 All Other				
09.304	AGENT SERVICES.....	6,029	.....	.....77,699	.....	.....	.....	.....83,728
09.305	PRODUCT DEVELOPMENT.....	1,665	.....	.....21,462	.....	.....	.....	.....23,128
09.306	TEMPORARY WORKER SERVICES.....	3,219	.....	.....41,489	.....	.....	.....	.....44,709
09.307	CLAIMS OUTSOURCING.....	47,774	.....	.....615,662	.....	.....	.....	.....663,435
09.308	DEPRECIATION-LEASEHOLD IMPROVEMENTS.....	1,112	.....	.....14,335	.....	.....	.....	.....15,447
09.309	RECORDS STORAGE.....	1,002	.....	.....12,907	.....	.....	.....640	14,549
09.310	CHARITABLE CONTRIBUTIONS.....	.....	.....	.....	.....	.....	.....60,304	60,304
09.397	Summary of remaining write-ins for Line 9.3.....	60,802	0	783,554	0	0	60,944	905,300

NONE

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Alabama



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.02/07/1995	.....	.....	.07/01/1997	PLAN B ISSUE AGE.....	9,350	3,119	33.4	2	.....	.....	.....0.0	.....
.....YES.....	MS(C)91.....	C.....	NO.....	...346.....	.02/07/1995	.....	.....	.07/01/1997	PLAN C ISSUE AGE.....	31,153	18,410	59.1	8	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.02/07/1995	.....	.....	.07/01/1997	PLAN F ISSUE AGE.....	22,315	9,920	44.5	5	.....	.....	.....0.0	.....
.....YES.....	MS(C)-04.....	C.....	NO.....	...346.....	.03/12/2004	.....	.....	.12/31/2005	PLAN C ATTAINED AGE.....	2,458	1,701	69.2	1	.....	.....	.....0.0	.....
.....YES.....	MS AB 06.....	B.....	NO.....	...346.....	.08/20/2005	.....	.....	.05/31/2010	PLAN B ATTAINED AGE.....	2,890	522	18.1	1	.....	.....	.....0.0	.....
.....YES.....	MS AC 06.....	C.....	NO.....	...346.....	.08/20/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	56,921	31,749	55.8	16	.....	.....	.....0.0	.....
.....YES.....	MS AF 06.....	F.....	NO.....	...346.....	.08/20/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	705,447	525,346	74.5	253	.....	.....	.....0.0	.....
.....YES.....	MS AG 06.....	G.....	NO.....	...346.....	.08/20/2005	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	75,401	62,872	83.4	29	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010.....	F.....	NO.....	...346.....	.04/19/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....12,675	3,643	28.7	6
.....YES.....	MSAAG2010.....	G.....	NO.....	...346.....	.04/19/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....1,585	323	20.4	1
.....YES.....	MSAAN2010.....	N.....	NO.....	...346.....	.04/19/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....12,715	8,296	65.2	7
0199999.	Total Policy Experience on Individual Policies.....									905,935	653,639	72.2	315	26,975	12,262	45.5	14

360.AL

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Arkansas



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383
Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS-88.....	P.....	NO.....	...246.....	.02/16/1988	.....	.08/27/1991	.02/01/1992	PRE-STANDARD.....	4,775	1,334	27.9	1	.....	.....	.....0.0	.....
.....YES.....	MS IF 06 AR.....	F.....	NO.....	...346.....	.06/06/2006	.....	.....	.05/31/2010	PLAN F ISSUE AGE.....	1,824,181	1,631,595	89.4	757	.....	.....	.....0.0	.....
.....YES.....	MS IG 06 AR.....	G.....	NO.....	...346.....	.06/06/2006	.....	.....	.05/31/2010	PLAN G ISSUE AGE.....	143,061	83,752	58.5	64	.....	.....	.....0.0	.....
.....YES.....	MSIAF2010 AR.....	F.....	NO.....	...346.....	.05/20/2010	.....	.....	.....	PLAN F ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....5,825	8,912	153.0	2
.....YES.....	MSIAG2010 AR.....	G.....	NO.....	...34.....	.05/20/2010	.....	.....	.....	PLAN G ISSUE AGE (2010).....	2,132	899	42.2	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									1,974,149	1,717,580	87.0	823	5,825	8,912	153.0	2

360.AR

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Arizona



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(C) 00 AZ.....	C.....	NO.....	...346.....	.08/31/2000	.....	.....	.02/03/2006	PLAN C ATTAINED AGE.....	3,857	2,561	66.4	1	.....	.....	.....0.0	.....
.....YES.....	MS(F) 00 AZ.....	F.....	NO.....	...346.....	.08/31/2000	.....	.....	.02/03/2006	PLAN F ATTAINED AGE.....	3,441	3,004	87.3	1	.....	.....	.....0.0	.....
.....YES.....	MS IF 06 AZ.....	F.....	NO.....	...346.....	.02/03/2006	.....	.....	.05/31/2010	PLAN F ISSUE AGE.....	2,383,437	1,735,606	72.8	734	.....	.....	.....0.0	.....
.....YES.....	MS IG 06 AZ.....	G.....	NO.....	...346.....	.02/03/2006	.....	.....	.05/31/2010	PLAN G ISSUE AGE.....	127,387	75,534	59.3	46	.....	.....	.....0.0	.....
.....YES.....	MSIAF2010 AZ.....	F.....	NO.....	...346.....	.05/20/2010	.....	.....	.....	PLAN F ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....2,938	975	33.2	1
.....YES.....	MSIAN2010 AZ.....	N.....	NO.....	...346.....	.05/20/2010	.....	.....	.....	PLAN N ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....1,596	779	48.8	1
0199999.	Total Policy Experience on Individual Policies.....									2,518,122	1,816,705	72.1	782	4,534	1,754	38.7	2

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....California



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.02/25/1988	.....	.08/08/1991	.08/01/1992	PRE-STANDARD.....	14,641	4,010	27.4	4	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.02/24/1992	.....	.....	.02/02/2006	PLAN C ISSUE AGE.....	4,627	1,626	35.1	1	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.02/24/1992	.....	.....	.02/02/2006	PLAN F ISSUE AGE.....	32,460	16,290	50.2	6	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									51,728	21,926	42.4	11	0	0	0.0	0

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Colorado



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(D)-02 CO.....	D.....	NO.....	...346.....	.04/29/2002	.....	.....	.03/15/2006	PLAN D ATTAINED AGE.....	2,837	1,760	62.0	1	.....	.....	.....0.0	.....
.....YES.....	MS(F)-02 CO.....	F.....	NO.....	...346.....	.04/29/2002	.....	.....	.03/15/2006	PLAN F ATTAINED AGE.....	99,364	69,495	69.9	39	.....	.....	.....0.0	.....
.....YES.....	MS(G)-03 CO.....	G.....	NO.....	...346.....	.10/10/2003	.....	.....	.03/15/2006	PLAN G ATTAINED AGE.....	20,280	14,417	71.1	10	.....	.....	.....0.0	.....
.....YES.....	MS AB 06 CO.....	F.....	NO.....	...346.....	.03/15/2006	.....	.....	.05/31/2010	PLAN B ATTAINED AGE.....	1,868	316	16.9	1	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 CO.....	F.....	NO.....	...346.....	.03/15/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	1,186,643	817,806	68.9	510	.....	.....	.....0.0	.....
.....YES.....	MS AG 06 CO.....	G.....	NO.....	...346.....	.03/15/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	345,143	229,146	66.4	166	.....	.....	.....0.0	.....
.....YES.....	MS AAF2010 CO.....	F.....	NO.....	...346.....	.07/06/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	1,515	488	32.2	1	143,199	94,127	65.7	81
.....YES.....	MSAAN2010 CO.....	N.....	NO.....	...346.....	.07/06/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....18,417	14,145	76.8	11
0199999.	Total Policy Experience on Individual Policies.....									1,657,650	1,133,428	68.4	728	161,616	108,272	67.0	92

360.CO

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Florida



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88 FL.....	P.....	NO.....	...246.....	.09/12/1988	.....	.02/25/1991	.01/01/1992	PRE-STANDARD.....	16,329	34,473	211.1	9	.....	.....	.....0.0	.....
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.04/17/1992	.....	.....	.07/01/2004	PLAN A ISSUE AGE.....	73,980	50,761	68.6	35	.....	.....	.....0.0	.....
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.04/08/1992	.....	.....	.07/01/2004	PLAN B ISSUE AGE.....	247,309	238,276	96.3	94	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.01/27/1994	.....	.....	.07/01/2004	PLAN C ISSUE AGE.....	1,805,364	1,612,077	89.3	640	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.04/23/1992	.....	.....	.07/01/2004	PLAN F ISSUE AGE.....	2,447,003	2,227,635	91.0	798	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									4,589,985	4,163,222	90.7	1,576	0	0	0.0	0

360.FL

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Georgia



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.05/24/1988	.....	.05/23/1991	.01/01/1992	PRE-STANDARD.....	1,738	8,545	491.7	1	.....	.....	.....0.0	.....
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.02/15/1994	.....	.....	.01/13/2006	PLAN A ISSUE AGE.....	5,138	3,997	77.8	2	.....	.....	.....0.0	.....
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.02/15/1994	.....	.....	.01/13/2006	PLAN B ISSUE AGE.....	35,974	28,132	78.2	12	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.02/15/1994	.....	.....	.01/13/2006	PLAN C ISSUE AGE.....	109,023	51,225	47.0	28	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.02/15/1994	.....	.....	.01/13/2006	PLAN F ISSUE AGE.....	165,340	96,628	58.4	41	.....	.....	.....0.0	.....
.....YES.....	MS IC 06 GA.....	C.....	NO.....	...346.....	.01/13/2006	.....	.....	.05/31/2010	PLAN C ISSUE AGE.....	6,092	3,784	62.1	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									323,305	192,311	59.5	85	0	0	0.0	0

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Iowa



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.03/15/1995	.....	.....	.08/03/2000	PLAN C ISSUE AGE.....	12,789	3,660	28.6	3	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.03/15/1995	.....	.....	.08/03/2000	PLAN F ISSUE AGE.....	96,639	75,897	78.5	19	.....	.....	.....0.0	.....
.....YES.....	MS AD 06.....	D.....	NO.....	...346.....	.09/09/2005	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	2,359	3,000	127.2	1	.....	.....	.....0.0	.....
.....YES.....	MS AF 06.....	F.....	NO.....	...346.....	.09/09/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	785,235	646,779	82.4	251	.....	.....	.....0.0	.....
.....YES.....	MS AG 08.....	G.....	NO.....	...346.....	.07/30/2008	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	68,635	60,390	88.0	28	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010.....	F.....	NO.....	...346.....	.05/25/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....2,278	4,104	180.2	1
.....YES.....	MSAAG2010.....	G.....	NO.....	...346.....	.05/25/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....3,052	4,336	142.1	1
0199999.	Total Policy Experience on Individual Policies.....									965,657	789,726	81.8	302	5,330	8,440	158.3	2

360.1A

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Idaho



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS IF 06 ID.....	F.....	NO.....	...346.....	.06/06/2006	.....	.....	.05/31/2010	PLAN F ISSUE AGE.....	3,672,154	2,760,812	75.2	1,349	.....	.....	.....0.0	.....
.....YES.....	MS IG 06 ID.....	G.....	NO.....	...346.....	.06/06/2006	.....	.....	.05/31/2010	PLAN G ISSUE AGE.....	825,188	607,816	73.7	393	.....	.....	.....0.0	.....
.....YES.....	MSIAF2010	F.....	NO.....	...346.....	.07/29/2010	.....	.....	.....	PLAN F ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....22,376	27,298	122.0	9
.....YES.....	MSIAG2010.....	G.....	NO.....	...346.....	.07/29/2010	.....	.....	.....	PLAN G ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....3,620	4,900	135.4	1
0199999.	Total Policy Experience on Individual Policies.....									4,497,342	3,368,628	74.9	1,742	25,996	32,198	123.9	10

360.ID

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Illinois



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.01/15/1992			.02/05/2001	PLAN A ISSUE AGE.....	6,472	9,950	153.7	2			0.0	
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.01/15/1992			.02/05/2001	PLAN B ISSUE AGE.....	9,962	2,288	23.0	2			0.0	
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.10/07/1993			.02/05/2001	PLAN C ISSUE AGE.....	106,894	58,153	54.4	21			0.0	
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.01/15/1992			.02/05/2001	PLAN F ISSUE AGE.....	731,155	404,394	55.3	128			0.0	
.....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.02/05/2001			.12/31/2005	PLAN F ATTAINED AGE.....	10,937	5,059	46.3	4			0.0	
.....YES.....	MS AC 06 IL.....	C.....	NO.....	...346.....	.09/12/2005			.05/31/2010	PLAN C ATTAINED AGE.....	3,111	13,044	419.3	1			0.0	
.....YES.....	MS AD 06 IL.....	D.....	NO.....	...346.....	.09/12/2005			.05/31/2010	PLAN D ATTAINED AGE.....	8,995	4,052	45.0	3			0.0	
.....YES.....	MS AF 06 IL.....	F.....	NO.....	...346.....	.09/12/2005			.05/31/2010	PLAN F ATTAINED AGE.....	2,129,783	1,777,578	83.5	718			0.0	
.....YES.....	MS AG 06 IL.....	G.....	NO.....	...346.....	.09/12/2005			.05/31/2010	PLAN G ATTAINED AGE.....	366,516	249,314	68.0	147			0.0	
.....YES.....	MS AAF 2010 IL.....	F.....	NO.....	...346.....	.05/22/2010				PLAN F ATTAINED AGE (2010).....	61,851	40,679	65.8	22	61,338	38,597	62.9	27
.....YES.....	MS AAG 2010IL.....	G.....	NO.....	...346.....	.05/22/2010				PLAN G ATTAINED AGE (2010).....	11,100	3,827	34.5	5	24,764	21,376	86.3	13
.....YES.....	MS AAN 2010 IL.....	N.....	NO.....	...346.....	.05/22/2010				PLAN N ATTAINED AGE (2010).....	734	23	3.1				0.0	
0199999.	Total Policy Experience on Individual Policies.....									3,447,510	2,568,361	74.5	1,053	86,102	59,973	69.7	40

360.IL

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Indiana



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.03/28/1994	.....	.....	.10/16/2000	PLAN A ISSUE AGE.....	2,423	292	12.1	1	.....	.....	.....0.0	.....
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.03/28/1994	.....	.....	.10/16/2000	PLAN B ISSUE AGE.....	5,273	4,319	81.9	1	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.03/28/1994	.....	.....	.10/16/2000	PLAN C ISSUE AGE.....	101,279	54,737	54.0	22	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.03/28/1994	.....	.....	.10/16/2000	PLAN F ISSUE AGE.....	251,853	157,793	62.7	54	.....	.....	.....0.0	.....
.....YES.....	MS(C)-00.....	C.....	NO.....	...346.....	.10/16/2000	.....	.....	.12/31/2005	PLAN C ATTAINED AGE.....	16,283	21,244	130.5	6	.....	.....	.....0.0	.....
.....YES.....	MS(D)-00.....	D.....	NO.....	...346.....	.10/16/2000	.....	.....	.12/31/2005	PLAN D ATTAINED AGE.....	5,473	5,244	95.8	2	.....	.....	.....0.0	.....
.....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.10/16/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	251,724	209,235	83.1	82	.....	.....	.....0.0	.....
.....YES.....	MS(G)-03.....	G.....	NO.....	...346.....	.10/10/2003	.....	.....	.12/31/2005	PLAN G ATTAINED AGE.....	86,380	78,870	91.3	35	.....	.....	.....0.0	.....
.....YES.....	MS AB 06.....	B.....	NO.....	...346.....	.12/27/2005	.....	.....	.05/31/2010	PLAN B ATTAINED AGE.....	2,749	2,693	98.0	1	.....	.....	.....0.0	.....
.....YES.....	MS AC 06.....	C.....	NO.....	...346.....	.12/27/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	25,048	18,626	74.4	7	.....	.....	.....0.0	.....
.....YES.....	MS AD 06.....	D.....	NO.....	...346.....	.12/27/2005	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	4,318	911	21.1	2	.....	.....	.....0.0	.....
.....YES.....	MS AF 06.....	F.....	NO.....	...346.....	.12/27/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	1,716,546	1,165,851	67.9	567	.....	.....	.....0.0	.....
.....YES.....	MS AG 06.....	G.....	NO.....	...346.....	.12/27/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	1,866,111	1,411,786	75.7	775	.....	.....	.....0.0	.....
.....YES.....	MS AAF 2010.....	F.....	NO.....	...34.....	.05/28/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	10,361	5,234	50.5	4	12,693	2,576	20.3	5
.....YES.....	MS AAG 2010.....	G.....	NO.....	...34.....	.05/28/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	5,238	8,672	165.6	3	8,028	2,879	35.9	4
0199999.	Total Policy Experience on Individual Policies.....									4,351,059	3,145,507	72.3	1,562	20,721	5,455	26.3	9

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Kansas



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.10/04/1989	.....	.02/22/1991	.04/01/1992	PRE-STANDARD.....	11,678	6,664	57.1	4	.....	.....	.....0.0	.....
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.03/25/1992	.....	.....	.11/05/2007	PLAN A ISSUE AGE.....	1,971	4,715	239.2	1	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.01/03/1995	.....	.....	.11/05/2007	PLAN C ISSUE AGE.....	311,482	219,590	70.5	77	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.05/06/1992	.....	.....	.11/05/2007	PLAN F ISSUE AGE.....	109,189	69,649	63.8	22	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010 KS.....	F.....	NO.....	...346.....	.08/17/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....4,662	1,949	41.8	4
0199999.	Total Policy Experience on Individual Policies.....									434,320	300,618	69.2	104	4,662	1,949	41.8	4

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Kentucky



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.01/26/1988	.....	.02/01/1991	.01/01/1992	PRE-STANDARD.....	4,549	2,976	65.4	2	.....	.....	.....0.0	.....
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.03/11/1992	.....	.....	.01/03/2001	PLAN A ISSUE AGE.....	2,516	950	37.8	1	.....	.....	.....0.0	.....
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.12/02/1993	.....	.....	.01/03/2001	PLAN B ISSUE AGE.....	3,180	6,876	216.2	1	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.12/02/1993	.....	.....	.01/03/2001	PLAN C ISSUE AGE.....	103,390	58,409	56.5	24	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.05/06/1992	.....	.....	.01/03/2001	PLAN F ISSUE AGE.....	145,542	73,141	50.3	33	.....	.....	.....0.0	.....
.....YES.....	MSAAC2010 KY.....	C.....	NO.....	...346.....	.07/20/2010	.....	.....	.....	PLAN C ATTAINED (2010).....	.....	.....	.....0.0	.....	.....2,684	1,551	57.8	1
.....YES.....	MSAAF2010 KY.....	F.....	NO.....	...346.....	.07/20/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....6,364	5,027	79.0	3
0199999.	Total Policy Experience on Individual Policies.....									259,177	142,352	54.9	61	9,048	6,578	72.7	4

GENERAL INTERROGATORIES

- 360.KY
- If response in Column 1 is no, give full and complete details....
 - Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
 - Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
 - Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Louisiana



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.11/15/1993	.....	.....	.05/24/2001	PLAN C ISSUE AGE.....	8,479	10,771	127.0	1	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.08/14/1992	.....	.....	.05/24/2001	PLAN F ISSUE AGE.....	26,124	8,690	33.3	5	.....	.....	.....0.0	.....
.....YES.....	MS(F)-00 LA.....	F.....	NO.....	...346.....	.05/24/2001	.....	.....	.02/20/2004	PLAN F ATTAINED AGE.....	2,795	1,258	45.0	.....	.....	.....	.....0.0	.....
.....YES.....	MS(G)-04 LA.....	G.....	NO.....	...346.....	.02/20/2004	.....	.....	.02/16/2006	PLAN G ATTAINED AGE.....	13,459	8,247	61.3	4	.....	.....	.....0.0	.....
.....YES.....	MS AC 06 LA.....	C.....	NO.....	...346.....	.02/16/2006	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	45,002	48,752	108.3	11	.....	.....	.....0.0	.....
.....YES.....	MS AD 06 LA.....	D.....	NO.....	...346.....	.02/16/2006	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	11,500	6,673	58.0	3	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 LA.....	F.....	NO.....	...346.....	.02/16/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	3,471,935	2,543,500	73.3	879	.....	.....	.....0.0	.....
.....YES.....	MS AG 06 LA.....	G.....	NO.....	...346.....	.02/16/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	336,596	198,866	59.1	97	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010 LA.....	F.....	NO.....	...346.....	.06/25/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	2,481	840	33.9	1	2,630	824	31.3	1
.....YES.....	MSAAG2010 LA.....	G.....	NO.....	...346.....	.06/25/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....2,831	617	21.8	1
0199999.	Total Policy Experience on Individual Policies.....									3,918,371	2,827,597	72.2	1,001	5,461	1,441	26.4	2

360.LA

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Michigan



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.02/11/1992	.....	.....	.08/01/2000	PLAN A ISSUE AGE.....	6,341	2,563	40.4	2	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.08/19/1993	.....	.....	.08/01/2000	PLAN C ISSUE AGE.....	116,679	57,602	49.4	24	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.05/04/1992	.....	.....	.08/01/2000	PLAN F ISSUE AGE.....	39,363	11,983	30.4	8	.....	.....	.....0.0	.....
.....YES.....	MS(C)-00.....	C.....	NO.....	...346.....	.08/01/2000	.....	.....	.12/31/2005	PLAN C ATTAINED AGE.....	20,445	6,931	33.9	5	.....	.....	.....0.0	.....
.....YES.....	MS(D)-00.....	D.....	NO.....	...346.....	.08/01/2000	.....	.....	.12/31/2005	PLAN D ATTAINED AGE.....	6,082	4,940	81.2	2	.....	.....	.....0.0	.....
.....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.08/01/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	9,800	6,221	63.5	3	.....	.....	.....0.0	.....
.....YES.....	MS(G)-04 MI.....	G.....	NO.....	...346.....	.08/05/2004	.....	.....	.12/31/2005	PLAN G ATTAINED AGE.....	231	.....	.....0.0	.....	.....	.....	.....0.0	.....
.....YES.....	MS AC 06.....	C.....	NO.....	...346.....	.12/09/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	39,712	28,512	71.8	11	.....	.....	.....0.0	.....
.....YES.....	MS AD 06.....	D.....	NO.....	...346.....	.12/09/2005	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	5,403	1,189	22.0	2	.....	.....	.....0.0	.....
.....YES.....	MS AF 06.....	F.....	NO.....	...346.....	.12/09/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	913,781	738,051	80.8	274	.....	.....	.....0.0	.....
.....YES.....	MS AG 06.....	G.....	NO.....	...346.....	.12/09/2005	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	526,766	380,276	72.2	175	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010.....	F.....	NO.....	...34.....	.04/23/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	3,584	895	25.0	1	6,720	2,461	36.6	2
.....YES.....	MSAAG2010.....	G.....	NO.....	...34.....	.04/23/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....1,767	701	39.7	1
.....YES.....	MSAAN2010.....	N.....	NO.....	...34.....	.04/23/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....7,520	1	0.0	3
0199999.	Total Policy Experience on Individual Policies.....									1,688,187	1,239,163	73.4	507	16,007	3,163	19.8	6

360.MI

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Missouri



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.02/16/1998	.....	.01/23/1991	.07/30/1992	PRE-STANDARD.....	18,601	26,012	139.8	6	.....	.....	.....0.0	.....
...YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.01/14/1992	.....	.....	.12/31/2005	PLAN B ISSUE AGE.....	11,012	2,557	23.2	3	.....	.....	.....0.0	.....
...YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.11/10/1993	.....	.....	.12/31/2005	PLAN C ISSUE AGE.....	106,774	64,543	60.4	22	.....	.....	.....0.0	.....
...YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.06/01/1992	.....	.....	.12/31/2005	PLAN F ISSUE AGE.....	86,828	55,103	63.5	17	.....	.....	.....0.0	.....
...YES.....	MS IF 06 MO.....	F.....	NO.....	...346.....	.09/21/2005	.....	.....	.05/31/2010	PLAN F ISSUE AGE.....	4,113	1,511	36.7	1	.....	.....	.....0.0	.....
...YES.....	MSIAB2010.....	B.....	NO.....	...346.....	.08/10/2010	.....	.....	.....	PLAN B ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....6,807	7,730	113.6	3
...YES.....	MSIAC2010.....	C.....	NO.....	...346.....	.08/10/2010	.....	.....	.....	PLAN C ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....27,102	15,277	56.4	8
...YES.....	MSIAD2010.....	D.....	NO.....	...346.....	.08/10/2010	.....	.....	.....	PLAN D ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....65,497	32,690	49.9	32
...YES.....	MSIAF2010.....	F.....	NO.....	...346.....	.08/10/2010	.....	.....	.....	PLAN F ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....236,517	187,084	79.1	89
...YES.....	MSIAG2010.....	G.....	NO.....	...346.....	.08/10/2010	.....	.....	.....	PLAN G ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....131,404	62,257	47.4	68
...YES.....	MSIAN2010.....	N.....	NO.....	...346.....	.08/10/2010	.....	.....	.....	PLAN N ISSUE AGE (2010).....	.....	.....	.....0.0	.....	.....153,120	110,245	72.0	94
0199999.	Total Policy Experience on Individual Policies.....									227,328	149,726	65.9	49	620,447	415,283	66.9	294

360.MO

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Mississippi



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.01/22/1988	.....	.12/26/1990	.07/01/1992	PRE-STANDARD.....	4,380	1,002	22.9	1	.....	.....	.....0.0	.....
...YES.....	MS(C)-91MS.....	C.....	NO.....	...346.....	.08/16/1996	.....	.....	.08/18/2000	PLAN C ISSUE AGE.....	7,719	3,362	43.6	2	.....	.....	.....0.0	.....
...YES.....	MS(F)-91 MS.....	F.....	NO.....	...346.....	.08/16/1996	.....	.....	.08/18/2000	PLAN F ISSUE AGE.....	65,537	57,118	87.2	14	.....	.....	.....0.0	.....
...YES.....	MS(C)-00 MS.....	C.....	NO.....	...346.....	.08/18/2000	.....	.12/04/2002	.12/31/2005	PLAN C ATTAINED AGE.....	7,276	1,344	18.5	2	.....	.....	.....0.0	.....
...YES.....	MS(F)-00 MS.....	F.....	NO.....	...346.....	.08/18/2000	.....	.12/04/2002	.12/31/2005	PLAN F ATTAINED AGE.....	6,371	2,014	31.6	2	.....	.....	.....0.0	.....
...YES.....	MS AB 06 MS.....	B.....	NO.....	...346.....	.09/12/2005	.....	.....	.05/31/2010	PLAN B ATTAINED AGE.....	3,144	1,124	35.8	1	.....	.....	.....0.0	.....
...YES.....	MS AC 06 MS.....	C.....	NO.....	...346.....	.09/12/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	78,514	141,145	179.8	24	.....	.....	.....0.0	.....
...YES.....	MS AD 06 MS.....	D.....	NO.....	...346.....	.09/12/2005	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	51,647	18,068	35.0	16	.....	.....	.....0.0	.....
...YES.....	MS AF 06 MS.....	F.....	NO.....	...346.....	.09/12/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	7,079,607	5,681,764	80.3	2,162	.....	.....	.....0.0	.....
...YES.....	MS G 06 MS.....	G.....	NO.....	...346.....	.12/14/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	139,689	116,915	83.7	51	.....	.....	.....0.0	.....
...YES.....	MSAAC2010 MS.....	C.....	NO.....	...346.....	.07/21/2010	.....	.....	.....	PLAN C ATTAINED AGE (2010).....	4,047	9,981	246.6	1	67,298	179,773	267.1	16
...YES.....	MSAAF2010 MS.....	F.....	NO.....	...346.....	.07/21/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....12,169	22,602	185.7	4
...YES.....	MSAAN2010 MS.....	N.....	NO.....	...346.....	.07/21/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....1,521	414	27.2	1
0199999.	Total Policy Experience on Individual Policies.....									7,447,931	6,033,837	81.0	2,276	80,988	202,789	250.4	21

360.MS

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Montana



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.02/22/1988	.....	.01/29/1991	.07/01/1992	PRE-STANDARD.....	9,627	7,159	74.4	2	.....	.....	.....0.0	.....
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.06/26/1992	.....	.....	.09/01/2004	PLAN B ISSUE AGE.....	2,508	1,423	56.7	1	.....	.....	.....0.0	.....
.....YES.....	MS AC 06 MT.....	C.....	NO.....	...346.....	.01/17/2006	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	17,992	7,786	43.3	7	.....	.....	.....0.0	.....
.....YES.....	MS AD 06 MT.....	D.....	NO.....	...346.....	.01/17/2006	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	14,124	9,334	66.1	6	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 MT.....	F.....	NO.....	...346.....	.01/17/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	1,553,601	1,217,621	78.4	598	.....	.....	.....0.0	.....
.....YES.....	MS AG 06 MT.....	G.....	NO.....	...346.....	.01/17/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	97,209	84,115	86.5	45	.....	.....	.....0.0	.....
.....YES.....	MS AAC 2010 MT.....	C.....	NO.....	...346.....	.07/12/2010	.....	.....	.....	PLAN C ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....485	200	41.2	1
.....YES.....	MS AAF 2010 MT.....	F.....	NO.....	...34.....	.07/12/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	1,915	328	17.1	1	5,151	3,353	65.1	2
.....YES.....	MS AAG 2010 MT.....	G.....	NO.....	...34.....	.07/12/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	1,589	515	32.4	1	894	180	20.1	.....
0199999.	Total Policy Experience on Individual Policies.....									1,698,565	1,328,281	78.2	661	6,530	3,733	57.2	3

360.MT

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....North Carolina

NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123



1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.10/24/1989	.....	.....	.01/01/1992	PRE-STANDARD.....	3,016	843	28.0	1	.....	.....	.....0.0	.....
...YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.09/14/1992	.....	.....	.02/16/2001	PLAN A ISSUE AGE.....	3,170	3,826	120.7	1	.....	.....	.....0.0	.....
...YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.07/22/1994	.....	.....	.02/16/2001	PLAN C ISSUE AGE.....	40,469	22,061	54.5	7	.....	.....	.....0.0	.....
...YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.07/22/1994	.....	.....	.02/16/2001	PLAN F ISSUE AGE.....	79,548	43,382	54.5	13	.....	.....	.....0.0	.....
...YES.....	MS AC 06 NC.....	C.....	NO.....	...346.....	.01/23/2006	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	415,539	515,970	124.2	92	.....	.....	.....0.0	.....
...YES.....	MS AD 06 NC.....	D.....	NO.....	...346.....	.01/23/2006	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	6,324	5,346	84.5	2	.....	.....	.....0.0	.....
...YES.....	MS AF 06 NC.....	F.....	NO.....	...346.....	.01/23/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	1,683,318	1,324,812	78.7	490	.....	.....	.....0.0	.....
...YES.....	MS AG 08 NC.....	G.....	NO.....	...346.....	.08/22/2008	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	408,952	309,152	75.6	157	.....	.....	.....0.0	.....
...YES.....	MS AAC 2010 NC.....	C.....	NO.....	...346.....	.06/01/2010	.....	.....	.....	PLAN C ATTAINED AGE (2010).....	23,252	57,304	246.4	5	1,273	3,867	303.8	.....
...YES.....	MS AAF 2010 NC.....	F.....	NO.....	...34.....	.06/01/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	2,305	2,365	102.6	1	262	.....	.....0.0	.....
...YES.....	MS AAG 2010 NC.....	G.....	NO.....	...34.....	.06/01/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	1,716	412	24.0	1	3,036	566	18.6	1
0199999.	Total Policy Experience on Individual Policies.....									2,667,609	2,285,473	85.7	770	4,571	4,433	97.0	1

360.NC

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....North Dakota

NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123



1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.12/30/1989	.....	.01/15/1991	.01/01/1992	PRE-STANDARD.....	3,409	2,151	63.1	1	.....	.....	.....0.0	.....
....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.11/18/1992	.....	.....	.08/08/2000	PLAN A ISSUE AGE.....	392	440	112.2	.....	.....	.....	.....0.0	.....
....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.08/09/1993	.....	.....	.08/08/2000	PLAN B ISSUE AGE.....	10,009	4,565	45.6	3	.....	.....	.....0.0	.....
....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.08/09/1993	.....	.....	.08/08/2000	PLAN C ISSUE AGE.....	43,218	12,680	29.3	11	.....	.....	.....0.0	.....
....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.11/18/1992	.....	.....	.08/08/2000	PLAN F ISSUE AGE.....	55,567	26,844	48.3	12	.....	.....	.....0.0	.....
....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.08/08/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	2,389	2,260	94.6	1	.....	.....	.....0.0	.....
....YES.....	MS AC 06 ND.....	C.....	NO.....	...346.....	.10/31/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	8,035	4,006	49.9	3	.....	.....	.....0.0	.....
....YES.....	MS AD 06 ND.....	D.....	NO.....	...346.....	.10/31/2005	.....	.....	.05/31/2010	PLAN D ATTAINED AGE.....	2,126	52	2.4	1	.....	.....	.....0.0	.....
....YES.....	MS AF 06 ND.....	F.....	NO.....	...346.....	.10/31/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	2,985,868	2,151,497	72.1	1,122	.....	.....	.....0.0	.....
....YES.....	MSG 06 ND.....	G.....	NO.....	...346.....	.01/05/2007	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	8,072	9,390	116.3	4	.....	.....	.....0.0	.....
....YES.....	MSAAF2010 ND.....	F.....	NO.....	...34.....	.05/12/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	3,043	2,949	96.9	1	5,320	3,453	64.9	3
0199999.	Total Policy Experience on Individual Policies.....									3,122,128	2,216,834	71.0	1,159	5,320	3,453	64.9	3

360.ND

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - 2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215
 - 2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - 3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215
 - 3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Nebraska



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.05/01/1989	.....	.02/28/1991	.05/01/1992	PRE-STANDARD.....	12,792	9,104	71.2	3	.....	.....	.....0.0	.....
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.05/22/1995	.....	.....	.10/04/2000	PLAN B ISSUE AGE.....	3,796	1,022	26.9	1	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.05/22/1995	.....	.....	.10/04/2000	PLAN C ISSUE AGE.....	4,072	540	13.3	.....	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.05/22/1995	.....	.....	.10/04/2000	PLAN F ISSUE AGE.....	64,149	40,722	63.5	12	.....	.....	.....0.0	.....
.....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.10/04/2000	.....	.....	.01/05/2006	PLAN F ATTAINED AGE.....	25,086	15,029	59.9	7	.....	.....	.....0.0	.....
.....YES.....	MS AC 06.....	C.....	NO.....	...346.....	.01/05/2006	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	5,842	1,531	26.2	2	.....	.....	.....0.0	.....
.....YES.....	MS AF 06.....	F.....	NO.....	...346.....	.01/05/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	7,052,106	5,466,783	77.5	2,259	.....	.....	.....0.0	.....
.....YES.....	MS AG 06.....	G.....	NO.....	...346.....	.01/05/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	119,086	135,487	113.8	41	.....	.....	.....0.0	.....
.....YES.....	MS AAF 2010 NE.....	F.....	NO.....	...34.....	.06/28/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....9,689	13,316	137.4	4
0199999.	Total Policy Experience on Individual Policies.....									7,286,929	5,670,218	77.8	2,325	9,689	13,316	137.4	4

360.NE

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Nevada



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2010				Policies Issued in 2011, 2012 & 2013			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											13 Percent of Premiums Earned	17 Percent of Premiums Earned					
Individual Policies																	
.....YES.....	MSE 06 NV.....	E.....	NO.....	...346.....	.02/16/2007	.....	.....	.05/31/2010	PLAN E ATTAINED AGE.....	1,735	1,202	69.3	1	.....	.....	.....0.0	.....
.....YES.....	MSF 06 NV.....	F.....	NO.....	...346.....	.02/16/2007	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	550,891	433,176	78.6	181	.....	.....	.....0.0	.....
.....YES.....	MSG 06 NV.....	G.....	NO.....	...346.....	.02/16/2007	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	222,054	181,208	81.6	84	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010 NV.....	F.....	NO.....	...34.....	.06/21/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	3,165	1,002	31.7	2	792	505	63.8	1
.....YES.....	MS AAG 2010 NV.....	G.....	NO.....	...34.....	.06/21/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	1,118	43	3.8	.....	.....1,545	220	14.2	1
0199999.	Total Policy Experience on Individual Policies.....									778,963	616,631	79.2	268	18,574	7,145	38.5	10

360.NV

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Ohio



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.01/27/1988	.....	01/.09/1991	.01/01/1992	PRE-STANDARD.....	20,497	10,162	49.6	4	.....	.....	.....0.0	.....
...YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.01/01/1992	.....	.....	.07/14/2000	PLAN A ISSUE AGE.....	5,786	2,986	51.6	2	.....	.....	.....0.0	.....
...YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.01/30/1992	.....	.....	.07/14/2000	PLAN B ISSUE AGE.....	24,775	18,807	75.9	7	.....	.....	.....0.0	.....
...YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.06/24/1993	.....	.....	.07/14/2000	PLAN C ISSUE AGE.....	357,102	212,682	59.6	78	.....	.....	.....0.0	.....
...YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.01/30/1992	.....	.....	.07/14/2000	PLAN F ISSUE AGE.....	69,800	42,959	61.5	12	.....	.....	.....0.0	.....
...YES.....	MS(C)-00 OH.....	C.....	NO.....	...346.....	.07/14/2000	.....	.....	.12/31/2005	PLAN C ATTAINED AGE.....	9,621	3,011	31.3	2	.....	.....	.....0.0	.....
...YES.....	MS AC 06 OH.....	C.....	NO.....	...346.....	.09/15/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	4,844	2,036	42.0	1	.....	.....	.....0.0	.....
...YES.....	MS AF 06 OH.....	F.....	NO.....	...346.....	.09/15/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	7,977	4,335	54.3	2	.....	.....	.....0.0	.....
...YES.....	MSAAC2010 OH.....	C.....	NO.....	...34.....	.06/29/2010	.....	.....	.....	PLAN C ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....9,269	4,588	49.5	4
...YES.....	MSAAD2010 OH.....	D.....	NO.....	...34.....	.06/29/2010	.....	.....	.....	PLAN D ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....1,001	326	32.6	1
...YES.....	MSAAF2010 OH.....	F.....	NO.....	...34.....	.06/29/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....6,075	13,859	228.1	4
...YES.....	MSAAG2010 OH.....	G.....	NO.....	...34.....	.06/29/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....9,323	3,455	37.1	8
...YES.....	MSAAN2010 OH.....	N.....	NO.....	...34.....	.06/29/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....14,453	6,182	42.8	15
0199999.	Total Policy Experience on Individual Policies.....									500,402	296,978	59.3	108	40,121	28,410	70.8	32

360.OH

GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215
 - Contact person and phone number..... Dennis Lee 800-848-0123
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215
 - Contact person and phone number..... Denise Sharif 800-848-0123
- Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Oklahoma



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.03/22/1998	.....	.01/12/1991	.07/01/1992	PRE-STANDARD.....	5,040	1,537	30.5	2	.....	.....	.....0.0	.....
...YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.01/01/1992	.....	.....	.08/18/2000	PLAN A ISSUE AGE.....	5,885	1,311	22.3	3	.....	.....	.....0.0	.....
...YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.09/23/1993	.....	.....	.08/18/2000	PLAN B ISSUE AGE.....	10,790	3,595	33.3	3	.....	.....	.....0.0	.....
...YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.09/23/1993	.....	.....	.08/18/2000	PLAN C ISSUE AGE.....	183,493	102,261	55.7	51	.....	.....	.....0.0	.....
...YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.04/03/1992	.....	.....	.08/18/2000	PLAN F ISSUE AGE.....	157,151	96,602	61.5	38	.....	.....	.....0.0	.....
...YES.....	MS(A)-00.....	A.....	NO.....	...346.....	.08/18/2000	.....	.....	.12/31/2005	PLAN A ATTAINED AGE.....	8,060	9,684	120.1	3	.....	.....	.....0.0	.....
...YES.....	MS(B)-00.....	B.....	NO.....	...346.....	.08/18/2000	.....	.....	.12/31/2005	PLAN B ATTAINED AGE.....	2,669	874	32.7	1	.....	.....	.....0.0	.....
...YES.....	MS(C)-00.....	C.....	NO.....	...346.....	.08/18/2000	.....	.....	.12/31/2005	PLAN C ATTAINED AGE.....	14,412	4,713	32.7	4	.....	.....	.....0.0	.....
...YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.08/18/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	232,353	143,367	61.7	61	.....	.....	.....0.0	.....
...YES.....	MS(G)-03.....	G.....	NO.....	...346.....	.11/04/2003	.....	.....	.12/31/2005	PLAN G ATTAINED AGE.....	10,631	2,662	25.0	3	.....	.....	.....0.0	.....
...YES.....	MS AA 06 OK.....	A.....	NO.....	...346.....	.09/23/2005	.....	.....	.05/31/2010	PLAN A ATTAINED AGE.....	4,960	4,824	97.3	1	.....	.....	.....0.0	.....
...YES.....	MS AC 06 OK.....	C.....	NO.....	...346.....	.09/23/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	6,720	3,190	47.5	2	.....	.....	.....0.0	.....
...YES.....	MS AF 06 OK.....	F.....	NO.....	...346.....	.09/23/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	72,297	41,974	58.1	21	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									714,461	416,594	58.3	193	0	0	0.0	0

360.OK

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Oregon



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-89.....	P.....	NO.....	...246.....	.03/20/1989	.....	.01/24/1991	.01/01/1992	PRE-STANDARD.....	10,326	19,943	193.1	3	.....	.....	.....0.0	.....
.....YES.....	MSE 06.....	E.....	NO.....	...346.....	.01/25/2007	.....	.....	.05/31/2010	PLAN E ATTAINED AGE.....	6,976	10,294	147.6	3	.....	.....	.....0.0	.....
.....YES.....	MSF 06.....	F.....	NO.....	...346.....	.01/25/2007	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	4,046,160	3,157,790	78.0	1,152	.....	.....	.....0.0	.....
.....YES.....	MSG 06.....	G.....	NO.....	...346.....	.01/25/2007	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	132,551	105,979	80.0	39	.....	.....	.....0.0	.....
.....YES.....	MS AAF 2010.....	F.....	NO.....	...346.....	.04/28/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	3,553	11,586	326.1	1	5,669	1,937	34.2	2
0199999.	Total Policy Experience on Individual Policies.....									4,199,566	3,305,592	78.7	1,198	5,669	1,937	34.2	2

360.0R

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Pennsylvania



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.06/01/1989	.....	.02/08/1991	.05/01/1992	PRE-STANDARD.....	3,559	1,460	41.0	1	.....	.....	.....0.0	.....
....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.12/06/1993	.....	.....	.10/11/2001	PLAN A ISSUE AGE.....	4,350	1,338	30.8	2	.....	.....	.....0.0	.....
....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.12/06/1993	.....	.....	.10/11/2001	PLAN B ISSUE AGE.....	46,730	21,748	46.5	17	.....	.....	.....0.0	.....
....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.12/06/1993	.....	.....	.10/11/2001	PLAN C ISSUE AGE.....	643,836	382,594	59.4	166	.....	.....	.....0.0	.....
....YES.....	MS(D)-00.....	D.....	NO.....	...346.....	.10/11/2001	.....	.....	.11/22/2006	PLAN D ATTAINED AGE.....	3,204	802	25.0	1	.....	.....	.....0.0	.....
....YES.....	MS AB 06 PA.....	B.....	NO.....	...346.....	.11/22/2006	.....	.....	.05/31/2010	PLAN B ATTAINED AGE.....	2,770	1,064	38.4	1	.....	.....	.....0.0	.....
....YES.....	MS AAC 2010 PA.....	C.....	NO.....	...346.....	.06/01/2010	.....	.....	.....	PLAN C ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....314	202	64.3	2
....YES.....	MS AAF 2010 PA.....	F.....	NO.....	...346.....	.06/01/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....4,348	1,930	44.4	2
....YES.....	MS AAN 2010 PA.....	N.....	NO.....	...346.....	.06/01/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....2,823	2,934	103.9	2
0199999.	Total Policy Experience on Individual Policies.....									704,449	409,006	58.1	188	7,485	5,066	67.7	6

360.PA

GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215
 - Contact person and phone number..... Dennis Lee 800-848-0123
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215
 - Contact person and phone number..... Denise Sharif 800-848-0123
- Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OFSouth Carolina



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.03/14/1995	.....	.....	.09/14/2000	PLAN C ISSUE AGE.....	24,707	14,192	57.4	6	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.03/14/1995	.....	.....	.09/14/2000	PLAN F ISSUE AGE.....	35,424	31,882	90.0	8	.....	.....	.....0.0	.....
.....YES.....	MS(C)-00.....	C.....	NO.....	...346.....	.09/14/2000	.....	.....	.12/31/2005	PLAN C ATTAINED AGE.....	3,020	1,177	39.0	1	.....	.....	.....0.0	.....
.....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.09/14/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	58,373	59,733	102.3	20	.....	.....	.....0.0	.....
.....YES.....	MS AB 06 SC.....	B.....	NO.....	...346.....	.12/06/2005	.....	.....	.05/31/2010	PLAN B ATTAINED AGE.....	7,923	3,528	44.5	3	.....	.....	.....0.0	.....
.....YES.....	MS AC 06 SC.....	C.....	NO.....	...346.....	.12/06/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	5,565	4,021	72.3	2	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 SC.....	F.....	NO.....	...346.....	.12/06/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	146,665	101,318	69.1	53	.....	.....	.....0.0	.....
.....YES.....	MS AG 06 SC.....	G.....	NO.....	...346.....	.12/06/2005	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	21,297	14,607	68.6	9	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									302,974	230,458	76.1	102	0	0	0.0	0

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....South Dakota



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.04/25/1988	.....	.02/01/1991	.07/01/1992	PRE-STANDARD.....	3,313	823	24.8	1	.....	.....	.....0.0	.....
....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.09/20/1993	.....	.....	.06/27/2000	PLAN B ISSUE AGE.....	4,762	786	16.5	1	.....	.....	.....0.0	.....
....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.09/20/1993	.....	.....	.06/27/2000	PLAN F ISSUE AGE.....	49,478	19,116	38.6	10	.....	.....	.....0.0	.....
....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.06/27/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	95,434	53,016	55.6	30	.....	.....	.....0.0	.....
....YES.....	MS AC 06 SD.....	C.....	NO.....	...346.....	.09/01/2005	.....	.....	.05/31/2010	PLAN C ATTAINED AGE.....	8,841	4,366	49.4	3	.....	.....	.....0.0	.....
....YES.....	MS AF 06 SD.....	F.....	NO.....	...346.....	.09/01/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	1,077,589	805,068	74.7	335	.....	.....	.....0.0	.....
....YES.....	MS AG 06 SD.....	G.....	NO.....	...346.....	.09/01/2005	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	37,491	18,428	49.2	13	.....	.....	.....0.0	.....
....YES.....	MS AAC 2010 SD.....	C.....	NO.....	...346.....	.04/23/2010	.....	.....	.....	PLAN C ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....657	19	2.9	.....
....YES.....	MS AAF 2010 SD.....	F.....	NO.....	...346.....	.04/23/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	7,692	10,440	135.7	3	2,446	1,629	66.6	1
0199999.	Total Policy Experience on Individual Policies.....									1,284,600	912,043	71.0	396	3,103	1,648	53.1	1

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Tennessee



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.08/02/1994	.....	.....	.08/11/2000	PLAN B ISSUE AGE.....	7,172	4,709	65.7	2	.....	.....	.....0.0	.....
.....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.08/02/1994	.....	.....	.08/11/2000	PLAN C ISSUE AGE.....	68,710	31,386	45.7	15	.....	.....	.....0.0	.....
.....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.08/02/1994	.....	.....	.08/11/2000	PLAN F ISSUE AGE.....	167,840	125,780	74.9	35	.....	.....	.....0.0	.....
.....YES.....	MS(F)-00 TN.....	F.....	NO.....	...346.....	.08/11/2000	.....	.....	.12/31/2005	PLAN F ATTAINED AGE.....	3,709	704	19.0	1	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 TN.....	F.....	NO.....	...346.....	.10/26/2005	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	526	.....	.....0.0	.....	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010.....	F.....	NO.....	...346.....	.07/23/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....4,038	1,477	36.6	2
0199999.	Total Policy Experience on Individual Policies.....									247,957	162,579	65.6	53	4,038	1,477	36.6	2

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Texas



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-89-TX.....	P.....	NO.....	...346.....	.02/16/1990	.....	.01/14/1991	.03/01/1992	PRE-STANDARD.....	92,712	35,077	37.8	16	.....	.....	.....0.0	.....
....YES.....	MS(A)-91.....	A.....	NO.....	...346.....	.08/20/1992	.....	.....	.11/14/2000	PLAN A ISSUE AGE.....	11,694	7,358	62.9	3	.....	.....	.....0.0	.....
....YES.....	MS(B)-91.....	B.....	NO.....	...346.....	.08/20/1992	.....	.....	.11/14/2000	PLAN B ISSUE AGE.....	8,919	11,839	132.7	2	.....	.....	.....0.0	.....
....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.10/19/1993	.....	.....	.11/14/2000	PLAN C ISSUE AGE.....	265,252	193,801	73.1	60	.....	.....	.....0.0	.....
....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.08/20/1992	.....	.....	.11/14/2000	PLAN F ISSUE AGE.....	578,717	437,917	75.7	126	.....	.....	.....0.0	.....
....YES.....	MS(A)-00.....	A.....	NO.....	...346.....	.11/14/2000	.....	.....	.03/03/2006	PLAN A ATTAINED AGE.....	5,614	3,912	69.7	2	.....	.....	.....0.0	.....
....YES.....	MS(F)-00.....	F.....	NO.....	...346.....	.11/14/2000	.....	.....	.03/03/2006	PLAN F ATTAINED AGE.....	6,551	1,103	16.8	1	.....	.....	.....0.0	.....
....YES.....	MS AA 06 TX.....	A.....	NO.....	...346.....	.03/03/2006	.....	.....	.05/31/2010	PLAN A ATTAINED AGE.....	180,730	483,208	267.4	49	.....	.....	.....0.0	.....
....YES.....	MS AF 06 TX.....	F.....	NO.....	...346.....	.03/03/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	4,005	25,505	636.8	1	.....	.....	.....0.0	.....
....YES.....	MSAAA2010 TX.....	A.....	NO.....	...346.....	.09/09/2010	.....	.....	.....	PLAN A ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....16,970	46,173	272.1	5
....YES.....	MSAAF2010 TX.....	F.....	NO.....	...346.....	.09/09/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	2,237	7,927	354.4	1	2,209	8,769	397.0	1
0199999.	Total Policy Experience on Individual Policies.....									1,156,431	1,207,647	104.4	261	19,179	54,942	286.5	6

360.TX

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Utah



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.02/16/1988	.....	.02/04/1991	.07/01/1992	PRE-STANDARD.....	3,842	372	9.7	1	.....	.....	.....0.0	.....
.....YES.....	MSF 06 UT.....	F.....	NO.....	...346.....	.11/15/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	452,212	345,537	76.4	188	.....	.....	.....0.0	.....
.....YES.....	MSG 06 UT.....	G.....	NO.....	...346.....	.11/15/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	22,079	28,984	131.3	8	.....	.....	.....0.0	.....
.....YES.....	MSAAF2010 UT.....	F.....	NO.....	...34.....	.07/22/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....12,768	17,537	137.4	8
.....YES.....	MSAAG2010 UT.....	G.....	NO.....	...34.....	.07/22/2010	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....1,393	2,753	197.6	1
.....YES.....	MSAAN2010 UT.....	N.....	NO.....	...34.....	.07/22/2010	.....	.....	.....	PLAN N ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....2,808	2,964	105.6	2
0199999.	Total Policy Experience on Individual Policies.....									478,133	374,893	78.4	197	16,969	23,254	137.0	11

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Virginia



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.06/17/1988	.....	.02/13/1991	.07/01/1992	PRE-STANDARD.....	2,262	9,511	420.5	1	.....	.....	.....0.0	.....
....YES.....	MS(C)-91.....	C.....	NO.....	...346.....	.04/15/1994	.....	.....	.01/11/2006	PLAN C ISSUE AGE.....	42,268	34,258	81.0	7	.....	.....	.....0.0	.....
....YES.....	MS(F)-91.....	F.....	NO.....	...346.....	.04/15/1994	.....	.....	.01/11/2006	PLAN F ISSUE AGE.....	16,987	6,944	40.9	3	.....	.....	.....0.0	.....
....YES.....	MS AA 06 VA.....	A.....	NO.....	...346.....	.06/18/2007	.....	.....	.05/31/2010	PLAN A ATTAINED AGE.....	1,874	980	52.3	1	.....	.....	.....0.0	.....
....YES.....	MS AE 06 VA.....	E.....	NO.....	...346.....	.06/18/2007	.....	.....	.05/31/2010	PLAN E ATTAINED AGE.....	67,272	58,644	87.2	31	.....	.....	.....0.0	.....
....YES.....	MS AF 06 VA.....	F.....	NO.....	...346.....	.06/18/2007	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	3,635,240	2,907,346	80.0	1,361	.....	.....	.....0.0	.....
....YES.....	MS AG 06 VA.....	G.....	NO.....	...346.....	.06/18/2007	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	250,151	172,039	68.8	120	.....	.....	.....0.0	.....
....YES.....	MSAAF2010 VA.....	F.....	NO.....	...346.....	.02/03/2011	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....3,624	650	17.9	1
....YES.....	MSAAG2010 VA.....	G.....	NO.....	...346.....	.02/03/2011	.....	.....	.....	PLAN G ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....2,238	757	33.8	1
0199999.	Total Policy Experience on Individual Policies.....									4,016,054	3,189,722	79.4	1,524	5,862	1,407	24.0	2

360.VA

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Washington

NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....N/A.....	MS-88.....	P.....	NO.....	...246.....	.03/04/1998	.....	.04/18/1991	.07/01/1992	PRE-STANDARD.....	1,627	579	35.6	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									1,627	579	35.6	1	0	0	0.0	0

360.WA

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)
FOR THE STATE OF.....Wisconsin



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS-AT (BP) WI-04....	O.....	NO.....	34500.....	.04/14/2004	.....	.....	.05/31/2010	MED SUPP WI CORE & RIDERS.....	5,113,084	3,959,656	77.4	1,462	.....	.....	.....0.0	.....
.....YES.....	MS-AT (BP) WI-10 ...	O.....	NO.....	34500.....	.06/28/2010	.....	.....	.....	MED SUPP WI CORE & RIDERS (2010)	2,099	902	43.0	1	2,193	1,945	88.7	1
0199999.	Total Policy Experience on Individual Policies.....									5,115,183	3,960,558	77.4	1,463	2,193	1,945	88.7	1

360.WI

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....West Virginia



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010			Policies Issued in 2011, 2012 & 2013				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS AE 06 WV.....	E.....	NO.....	...346.....	.06/07/2006	.....	.....	.05/31/2010	PLAN E ATTAINED AGE.....	62,471	24,759	39.6	24	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 WV.....	F.....	NO.....	...346.....	.06/07/2006	.....	.....	.05/31/2010	PLAN F ATTAINED AGE.....	1,772,490	1,300,043	73.3	614	.....	.....	.....0.0	.....
.....YES.....	MS AG 06 WV.....	G.....	NO.....	...346.....	.06/07/2006	.....	.....	.05/31/2010	PLAN G ATTAINED AGE.....	214,980	238,090	110.7	94	.....	.....	.....0.0	.....
.....YES.....	MS AAF 2010 WV.....	F.....	NO.....	...34.....	.06/03/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	.....	.....	.....0.0	.....	.....13,811	7,587	54.9	6
0199999.	Total Policy Experience on Individual Policies.....									2,049,941	1,562,892	76.2	732	13,811	7,587	54.9	6

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2013
(To Be Filed by March 1)

FOR THE STATE OF.....Wyoming



NAIC Group Code.....0
Address (City, State and Zip Code).....1801 Watermark Drive Suite 100
Person Completing This Exhibit.....Wakely Actuarial

NAIC Company Code.....56383

Title.....Consulting Actuary.....Telephone Number.....800-848-0123

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2010				Policies Issued in 2011, 2012 & 2013			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	MS AC 06 WY.....	C.....	NO.....	..346.....	..09/01/2005	.....	.....	..05/31/2010	PLAN C ATTAINED AGE.....	3,070	356	11.6	1	.....	.....	.....0.0	.....
.....YES.....	MS AF 06 WY.....	F.....	NO.....	..346.....	..09/01/2005	.....	.....	..05/31/2010	PLAN F ATTAINED AGE.....	1,258,377	926,479	73.6	467	.....	.....	.....0.0	.....
.....YES.....	MS AG 06 WY.....	G.....	NO.....	..346.....	..09/01/2005	.....	.....	..05/31/2010	PLAN G ATTAINED AGE.....	45,474	35,065	77.1	20	.....	.....	.....0.0	.....
.....YES.....	MS AAF 2010 WY.....	F.....	NO.....	..34.....	..06/09/2010	.....	.....	.....	PLAN F ATTAINED AGE (2010).....	6,306	2,371	37.6	3	7,887	3,516	44.6	4
0199999.	Total Policy Experience on Individual Policies.....									1,313,227	964,271	73.4	491	7,887	3,516	44.6	4

360.WY

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

2.2 Contact person and phone number..... Dennis Lee 800-848-0123
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 1801 Watermark Drive Suite 100 Columbus OH 43215

3.2 Contact person and phone number..... Denise Sharif 800-848-0123
4. Explain any policies identified as policy type "O".

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