



ANNUAL STATEMENT
For the Year Ending December 31, 2013
OF THE CONDITION AND AFFAIRS OF THE
UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code _____ , _____
(current period) (prior period)

NAIC Company Code 63819

Employer's ID Number 23-1640528

Organized under the Laws of Ohio , State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated/Organized 05/06/1964

Commenced Business 05/06/1964

Statutory Home Office 4675 Cornell Road, Suite 160 , Cincinnati, OH, 45241
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241 (513)247-0711
(City or Town, State, Country and Zip Code) (Area Code)(Telephone Number)

Mail Address P.O. Box 625700 , Cincinnati, OH, 45262-5700
(Street and Number) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241 (513)247-0711
(City or Town, State, Country and Zip Code) (Area Code)(Telephone Number)

Internet Website Address www.uflife.com

Statutory Statement Contact Beth Adkins (513)247-5665
(Name) (Area Code)(Telephone Number)

badkins@uflife.com (513)247-5040-
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title
Thomas Cresson Hardy	Chairman/President/CEO
Elaine Marie Greer	Secretary #
Beth Anne Adkins	Treasurer

VICE-PRESIDENTS

Beth Anne Adkins, Vice President
Cynthia Lee English, Vice President #
Elaine Marie Greer, Assistant Vice President #

Jay Cresson Hardy, Executive Vice President #
Christopher Kuhnen, Vice President #

DIRECTORS OR TRUSTEES

David Benjamin Abraham
Alexander Meeker Clark
Jerry Michael Gannon
Jay Cresson Hardy

Thomas Cresson Hardy
John Joseph Waller
John Bernard Yanko

State of Ohio

County of Hamilton ss

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

(Signature)
Thomas Hardy

(Printed Name)
1.
President

(Title)

(Signature)
Elaine M Greer

(Printed Name)
2.
Secretary

(Title)

(Signature)
Beth Adkins

(Printed Name)
3.
Treasurer

(Title)

Subscribed and sworn to before me this

14th day of February 2014

(Notary Public Signature)

a. Is this an original filing? Yes[X] No[]

b. If no: 1. State the amendment number 0
2. Date filed
3. Number of pages attached 0



DIRECT BUSINESS IN THE STATE OF ALABAMA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	944,786		368,816		1,313,602
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	944,786		368,816		1,313,602
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	253,974		464,847		718,822
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	17,274		6,329		23,603
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	271,248		471,177		742,425

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	5	23,015			5	12,817			10	35,832
17.	Incurred during current year	38	275,881			109	460,282			147	736,163
	Settled during current year:										
18.1	By payment in full	39	253,974			113	464,847			152	718,822
18.2	By payment on compromised claims										
18.3	Totals paid	39	253,974			113	464,847			152	718,822
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	39	253,974			113	464,847			152	718,822
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	44,921			1	8,252			5	53,173
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	908	6,083,026		(a).....	1,432	6,420,834			2,340	12,503,860
21.	Issued during year	203	789,663			40	94,696			243	884,359
22.	Other changes to in force (Net)	(91)	(351,444)			(106)	(383,961)			(197)	(735,404)
23.	In force December 31 of current year	1,020	6,521,246		(a).....	1,366	6,131,569			2,386	12,652,815

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF ALASKA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total					
1.	Life Insurance	1,202		837		2,039					
2.	Annuity considerations										
3.	Deposit-type contract funds		X X X		X X X						
4.	Other considerations										
5.	Totals (sum of Lines 1 to 4)	1,202		837		2,039					
DIRECT DIVIDENDS TO POLICYHOLDERS											
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	Totals (sum of Lines 6.1 to 6.4)										
Annuities:											
7.1	Paid in cash or left on deposit										
7.2	Applied to provide paid-up annuities										
7.3	Other										
7.4	Totals (sum of Lines 7.1 to 7.3)										
8.	Grand Totals (Lines 6.5 plus 7.4)										
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										
14.	All other benefits, except accident and health										
15.	Totals										
DETAILS OF WRITE-INS											
1301.	.....									
1302.	.....									
1303.	.....									
1398.	Summary of remaining write-ins for Line 13 from overflow page										
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid										
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	6	66,453	(a)						6	66,453
21.	Issued during year										
22.	Other changes to in force (Net)	(1)	(14,901)			1	6,620				(8,281)
23.	In force December 31 of current year	5	51,552	(a)		1	6,620			6	58,172

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF ARIZONA

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	111,752		19,307		131,059
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	111,752		19,307		131,059
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	80,965		60,174		141,139
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	7,920				7,920
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	88,885		60,174		149,059

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year		7,502								7,502
17.	Incurred during current year	19	74,694			6	60,174			25	134,868
	Settled during current year:										
18.1	By payment in full	18	80,965			6	60,174			24	141,139
18.2	By payment on compromised claims										
18.3	Totals paid	18	80,965			6	60,174			24	141,139
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	18	80,965			6	60,174			24	141,139
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,231							1	1,231
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	358	1,952,493		(a).....	81	689,195			439	2,641,688
21.	Issued during year					4	17,102			4	17,102
22.	Other changes to in force (Net)	(24)	(127,263)			(4)	(44,201)			(28)	(171,464)
23.	In force December 31 of current year	334	1,825,229		(a).....	81	662,096			415	2,487,326

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF ARKANSAS

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	188,491		13,855		202,346
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	188,491		13,855		202,346
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	109,119		28,392		137,511
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	10,846				10,846
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	119,965		28,392		148,358

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	2	5,891				0			2	5,891
17.	Incurred during current year	27	111,228			5	28,392			32	139,620
	Settled during current year:										
18.1	By payment in full	27	109,119			5	28,392			32	137,511
18.2	By payment on compromised claims										
18.3	Totals paid	27	109,119			5	28,392			32	137,511
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	27	109,119			5	28,392			32	137,511
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	8,000				0			2	8,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	518	3,728,234	(a)		48	303,744			566	4,031,978
21.	Issued during year					3	7,759			3	7,759
22.	Other changes to in force (Net)	(36)	(258,894)			(3)	(13,461)			(39)	(272,355)
23.	In force December 31 of current year	482	3,469,341	(a)		48	298,042			530	3,767,382

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF CALIFORNIA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

		1		2		3		4		5	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1.	Life Insurance	29,576				413,657				443,232	
2.	Annuity considerations										
3.	Deposit-type contract funds			X X X				X X X			
4.	Other considerations										
5.	Totals (sum of Lines 1 to 4)	29,576				413,657				443,232	
DIRECT DIVIDENDS TO POLICYHOLDERS											
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	Totals (sum of Lines 6.1 to 6.4)										
Annuities:											
7.1	Paid in cash or left on deposit										
7.2	Applied to provide paid-up annuities										
7.3	Other										
7.4	Totals (sum of Lines 7.1 to 7.3)										
8.	Grand Totals (Lines 6.5 plus 7.4)										
DIRECT CLAIMS AND BENEFITS PAID											
9.	Death benefits	10,834				86,658				97,492	
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										
14.	All other benefits, except accident and health										
15.	Totals	10,834				86,658				97,492	
DETAILS OF WRITE-INS											
1301.											
1302.											
1303.											
1398. Summary of remaining write-ins for Line 13 from overflow page											
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)											
1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	5,000							1	5,000
17.	Incurred during current year	2	5,834			20	105,361			22	111,195
Settled during current year:											
18.1	By payment in full	3	10,834			17	86,658			20	97,492
18.2	By payment on compromised claims										
18.3	Totals paid	3	10,834			17	86,658			20	97,492
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	3	10,834			17	86,658			20	97,492
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					3	18,703			3	18,703
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	108	780,549	(a)		290	1,233,100			398	2,013,649
21.	Issued during year					166	369,929			166	369,929
22.	Other changes to in force (Net)	(10)	(188,998)			(7)	(66,619)			(17)	(255,617)
23.	In force December 31 of current year	98	591,551	(a)		449	1,536,410			547	2,127,961

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF COLORADO

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	23,722		271,898		295,621
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	23,722		271,898		295,621
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	3,000		83,447		86,447
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	4,087				4,087
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	7,087		83,447		90,534

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	2	8,000							2	8,000
17.	Incurred during current year					18	89,853			18	89,853
	Settled during current year:										
18.1	By payment in full	1	3,000			17	83,447			18	86,447
18.2	By payment on compromised claims										
18.3	Totals paid	1	3,000			17	83,447			18	86,447
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	1	3,000			17	83,447			18	86,447
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	5,000			1	6,405			2	11,405
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	54	417,431	(a)		179	792,589			233	1,210,020
21.	Issued during year	3	13,684			93	278,522			96	292,206
22.	Other changes to in force (Net)	(5)	(114,998)			(14)	(89,254)			(19)	(204,252)
23.	In force December 31 of current year	52	316,117	(a)		258	981,857			310	1,297,974

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF CONNECTICUT

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

		1		2		3		4		5	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1.	Life Insurance	12,190				37,585				49,775	
2.	Annuity considerations										
3.	Deposit-type contract funds			X X X				X X X			
4.	Other considerations										
5.	Totals (sum of Lines 1 to 4)	12,190				37,585				49,775	
DIRECT DIVIDENDS TO POLICYHOLDERS											
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	Totals (sum of Lines 6.1 to 6.4)										
Annuities:											
7.1	Paid in cash or left on deposit										
7.2	Applied to provide paid-up annuities										
7.3	Other										
7.4	Totals (sum of Lines 7.1 to 7.3)										
8.	Grand Totals (Lines 6.5 plus 7.4)										
DIRECT CLAIMS AND BENEFITS PAID											
9.	Death benefits	5,000				7,344				12,344	
10.	Matured endowments										
11.	Annuity benefits										
12.	Surrender values and withdrawals for life contracts	4,777								4,777	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid										
14.	All other benefits, except accident and health										
15.	Totals	9,777				7,344				17,121	
DETAILS OF WRITE-INS											
1301.											
1302.											
1303.											
1398. Summary of remaining write-ins for Line 13 from overflow page											
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)											
1				Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	1	5,000			2	7,344			3	12,344
Settled during current year:											
18.1	By payment in full	1	5,000			2	7,344			3	12,344
18.2	By payment on compromised claims										
18.3	Totals paid	1	5,000			2	7,344			3	12,344
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	1	5,000			2	7,344			3	12,344
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	34	304,195	(a)		5	25,134			39	329,329
21.	Issued during year					6	38,568			6	38,568
22.	Other changes to in force (Net)		18				(1,081)				(1,063)
23.	In force December 31 of current year	34	304,213	(a)		11	62,620			45	366,833

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF DELAWARE

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	55,678		14,934		70,612
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	55,678		14,934		70,612
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	34,830		58,323		93,153
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	1,080				1,080
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	35,910		58,323		94,233

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	10,000							1	10,000
17.	Incurred during current year	8	34,830			20	58,323			28	93,153
	Settled during current year:										
18.1	By payment in full	7	34,830			20	58,323			27	93,153
18.2	By payment on compromised claims										
18.3	Totals paid	7	34,830			20	58,323			27	93,153
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	7	34,830			20	58,323			27	93,153
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	10,000							2	10,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	218	1,324,627	(a)		247	643,030			465	1,967,657
21.	Issued during year					1	15,325			1	15,325
22.	Other changes to in force (Net)	(6)	(57,666)			(20)	(50,883)			(26)	(108,549)
23.	In force December 31 of current year	212	1,266,961	(a)		228	607,472			440	1,874,433

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA

NAIC Group Code: LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	118,532		15,000		133,532
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	118,532		15,000		133,532
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	41,819				41,819
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	9,566				9,566
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	51,385				51,385

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	2,500							1	2,500
17.	Incurred during current year	5	39,319							5	39,319
	Settled during current year:										
18.1	By payment in full	6	41,819							6	41,819
18.2	By payment on compromised claims										
18.3	Totals paid	6	41,819							6	41,819
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	6	41,819							6	41,819
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	261	2,127,486	(a).....		3	21,357			264	2,148,843
21.	Issued during year					1	15,392			1	15,392
22.	Other changes to in force (Net)	(7)	(150,266)				2			(7)	(150,264)
23.	In force December 31 of current year	254	1,977,220	(a).....		4	36,751			258	2,013,971

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF FLORIDA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	5,592,400		103,185		5,695,584
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	5,592,400		103,185		5,695,584
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	2,430,038		129,109		2,559,147
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	355,817		448		356,264
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	2,785,855		129,556		2,915,411

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	39	246,803							39	246,803
17.	Incurred during current year	340	2,525,707			68	148,479			408	2,674,186
	Settled during current year:										
18.1	By payment in full	336	2,430,038			65	129,109			401	2,559,147
18.2	By payment on compromised claims										
18.3	Totals paid	336	2,430,038			65	129,109			401	2,559,147
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	336	2,430,038			65	129,109			401	2,559,147
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	43	342,472			3	19,371			46	361,842
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	9,945	85,224,706		(a).....	200	933,274			10,145	86,157,980
21.	Issued during year	277	1,118,340			29	106,448			306	1,224,788
22.	Other changes to in force (Net)	(887)	(7,593,210)			(32)	(114,174)			(919)	(7,707,383)
23.	In force December 31 of current year	9,335	78,749,837		(a).....	197	925,548			9,532	79,675,385

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF GEORGIA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	1,384,107		632,053		2,016,160
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	1,384,107		632,053		2,016,160
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	572,797		492,141		1,064,938
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	45,382		10,429		55,810
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	618,179		502,569		1,120,748

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	15	118,187			14	51,878			29	170,065
17.	Incurred during current year	72	563,714			88	474,182			160	1,037,895
	Settled during current year:										
18.1	By payment in full	72	572,797			96	492,141			168	1,064,938
18.2	By payment on compromised claims										
18.3	Totals paid	72	572,797			96	492,141			168	1,064,938
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	72	572,797			96	492,141			168	1,064,938
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	15	109,103			6	33,919			21	143,022
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	2,962	30,525,668	(a)		1,107	6,627,567			4,069	37,153,235
21.	Issued during year	3	14,616			109	678,960			112	693,576
22.	Other changes to in force (Net)	(225)	(2,707,913)			(104)	(471,923)			(329)	(3,179,836)
23.	In force December 31 of current year	2,740	27,832,371	(a)		1,112	6,834,604			3,852	34,666,975

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF HAWAII

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total					
1. Life Insurance	983					983					
2. Annuity considerations											
3. Deposit-type contract funds			X X X		X X X						
4. Other considerations											
5. Totals (sum of Lines 1 to 4)	983					983					
DIRECT DIVIDENDS TO POLICYHOLDERS											
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 Totals (sum of Lines 6.1 to 6.4)											
Annuities:											
7.1 Paid in cash or left on deposit											
7.2 Applied to provide paid-up annuities											
7.3 Other											
7.4 Totals (sum of Lines 7.1 to 7.3)											
8. Grand Totals (Lines 6.5 plus 7.4)											
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											
14. All other benefits, except accident and health											
15. Totals											
DETAILS OF WRITE-INS											
1301.											
1302.											
1303.											
1398. Summary of remaining write-ins for Line 13 from overflow page											
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)											
1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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 Totals paid											
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements											
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)											
POLICY EXHIBIT						No. of Policies					
20. In force December 31, prior year	3	40,000	(a)		1	2,153				4	42,153
21. Issued during year											
22. Other changes to in force (Net)	(1)	(20,000)				66				(1)	(19,934)
23. In force December 31 of current year	2	20,000	(a)		1	2,219				3	22,219

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF IDAHO

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	2,389		2,780		5,169
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	2,389		2,780		5,169
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits					
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts			116		116
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals			116		116

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

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 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	Totals paid										
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	6	26,005	(a).....		5	55,069			11	81,074
21.	Issued during year					2	1,939			2	1,939
22.	Other changes to in force (Net)	2	7,500			(1)	(3,188)			1	4,312
23.	In force December 31 of current year	8	33,505	(a).....		6	53,820			14	87,325

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF ILLINOIS

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	440,815		1,597,014		2,037,829
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	440,815		1,597,014		2,037,829
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	224,946		550,589		775,535
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	42,452		5,852		48,304
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	267,399		556,440		823,839

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	3	43,874			4	22,636			7	66,510
17.	Incurred during current year	37	228,946			65	534,987			102	763,934
	Settled during current year:										
18.1	By payment in full	35	224,946			68	550,589			103	775,535
18.2	By payment on compromised claims										
18.3	Totals paid	35	224,946			68	550,589			103	775,535
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	35	224,946			68	550,589			103	775,535
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	47,874			1	7,035			6	54,909
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	878	8,498,640		(a).....	704	5,702,247			1,582	14,200,887
21.	Issued during year					187	1,779,736			187	1,779,736
22.	Other changes to in force (Net)	(45)	(534,318)			(75)	(674,651)			(120)	(1,208,969)
23.	In force December 31 of current year	833	7,964,322		(a).....	816	6,807,332			1,649	14,771,654

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF INDIANA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	169,337		2,451,289		2,620,626
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	169,337		2,451,289		2,620,626
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	109,815		472,814		582,628
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	12,974		231		13,205
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	122,788		473,045		595,833

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	3	18,008							3	18,008
17.	Incurred during current year	15	100,602			73	501,699			88	602,301
	Settled during current year:										
18.1	By payment in full	16	109,815			70	472,814			86	582,628
18.2	By payment on compromised claims										
18.3	Totals paid	16	109,815			70	472,814			86	582,628
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	16	109,815			70	472,814			86	582,628
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	8,795			3	28,885			5	37,680
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	375	3,094,805		(a).....	553	3,175,584			928	6,270,389
21.	Issued during year	1	1,813			542	2,851,041			543	2,852,854
22.	Other changes to in force (Net)	(21)	(221,338)			(72)	(520,673)			(93)	(742,011)
23.	In force December 31 of current year	355	2,875,280		(a).....	1,023	5,505,952			1,378	8,381,232

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF IOWA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	4,039		260,498		264,537
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	4,039		260,498		264,537
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	1,117		34,659		35,776
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					
14.	All other benefits, except accident and health					
15.	Totals	1,117		34,659		35,776

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	1	1,117			6	34,659			7	35,776
	Settled during current year:										
18.1	By payment in full	1	1,117			6	34,659			7	35,776
18.2	By payment on compromised claims										
18.3	Totals paid	1	1,117			6	34,659			7	35,776
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	1	1,117			6	34,659			7	35,776
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	15	84,161	(a)		40	340,405			55	424,565
21.	Issued during year					28	276,075			28	276,075
22.	Other changes to in force (Net)	1	14,903			(4)	(29,945)			(3)	(15,042)
23.	In force December 31 of current year	16	99,063	(a)		64	586,534			80	685,598

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF KANSAS

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	150,874		152,508		303,382
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	150,874		152,508		303,382
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	105,707		93,070		198,777
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	16,253				16,253
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	121,960		93,070		215,030

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	3,163							1	3,163
17.	Incurred during current year	18	110,044			19	94,153			37	204,197
	Settled during current year:										
18.1	By payment in full	18	105,707			18	93,070			36	198,777
18.2	By payment on compromised claims										
18.3	Totals paid	18	105,707			18	93,070			36	198,777
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	18	105,707			18	93,070			36	198,777
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	7,500			1	1,083			2	8,583
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	326	2,642,756	(a)		112	672,779			438	3,315,535
21.	Issued during year					26	167,633			26	167,633
22.	Other changes to in force (Net)	(31)	(241,585)			(8)	(67,375)			(39)	(308,960)
23.	In force December 31 of current year	295	2,401,171	(a)		130	773,036			425	3,174,207

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF KENTUCKY

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	204,580		64,005		268,585
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	204,580		64,005		268,585
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	72,574		44,742		117,316
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	3,708				3,708
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	76,282		44,742		121,024

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	17,000			3	13,226			4	30,226
17.	Incurred during current year	13	92,574			4	31,516			17	124,090
	Settled during current year:										
18.1	By payment in full	10	72,574			7	44,742			17	117,316
18.2	By payment on compromised claims										
18.3	Totals paid	10	72,574			7	44,742			17	117,316
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	10	72,574			7	44,742			17	117,316
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	37,000							4	37,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	488	4,740,475		(a).....	130	886,847			618	5,627,322
21.	Issued during year					4	7,146			4	7,146
22.	Other changes to in force (Net)	(41)	(343,408)			(4)	(10,607)			(45)	(354,015)
23.	In force December 31 of current year	447	4,397,067		(a).....	130	883,386			577	5,280,453

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF LOUISIANA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	152,282		2,454,705		2,606,987
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	152,282		2,454,705		2,606,987
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	321,685		1,086,771		1,408,456
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	8,827		2,249		11,076
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	330,512		1,089,020		1,419,533

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	1,368			18	70,036			19	71,404
17.	Incurred during current year	17	321,350			210	1,105,877			227	1,427,227
	Settled during current year:										
18.1	By payment in full	17	321,685			215	1,086,771			232	1,408,456
18.2	By payment on compromised claims										
18.3	Totals paid	17	321,685			215	1,086,771			232	1,408,456
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	17	321,685			215	1,086,771			232	1,408,456
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,033			13	89,142			14	90,175
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	990	6,816,978		(a).....	1,508	9,844,361			2,498	16,661,339
21.	Issued during year					450	2,567,582			450	2,567,582
22.	Other changes to in force (Net)	(66)	(368,361)			(189)	(995,792)			(255)	(1,364,153)
23.	In force December 31 of current year	924	6,448,617		(a).....	1,769	11,416,150			2,693	17,864,767

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MAINE

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	97,253				97,253
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	97,253				97,253
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	33,500				33,500
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	10,304				10,304
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	43,804				43,804

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	7,500							1	7,500
17.	Incurred during current year	4	30,000							4	30,000
	Settled during current year:										
18.1	By payment in full	4	33,500							4	33,500
18.2	By payment on compromised claims										
18.3	Totals paid	4	33,500							4	33,500
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	4	33,500							4	33,500
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	4,000							1	4,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	209	1,822,292		(a)					209	1,822,292
21.	Issued during year										
22.	Other changes to in force (Net)	(7)	(74,551)							(7)	(74,551)
23.	In force December 31 of current year	202	1,747,741		(a)					202	1,747,741

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MARYLAND

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	438,582		237,907		676,489
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	438,582		237,907		676,489
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	715,939		189,431		905,370
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	34,998				34,998
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	750,937		189,431		940,369

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	6	37,952			1	7,402			7	45,354
17.	Incurred during current year	60	694,740			94	182,029			154	876,769
	Settled during current year:										
18.1	By payment in full	63	715,939			95	189,431			158	905,370
18.2	By payment on compromised claims										
18.3	Totals paid	63	715,939			95	189,431			158	905,370
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	63	715,939			95	189,431			158	905,370
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	16,753							3	16,753
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	1,780	12,630,797	(a)		277	1,166,364			2,057	13,797,161
21.	Issued during year					45	256,923			45	256,923
22.	Other changes to in force (Net)	(158)	(1,141,484)			(32)	(191,804)			(190)	(1,333,288)
23.	In force December 31 of current year	1,622	11,489,313	(a)		290	1,231,483			1,912	12,720,796

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS

NAIC Group Code: LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	10,771		323,904		334,675
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	10,771		323,904		334,675
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits			59,650		59,650
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	2,391				2,391
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	2,391		59,650		62,040

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year					6	59,650			6	59,650
	Settled during current year:										
18.1	By payment in full					6	59,650			6	59,650
18.2	By payment on compromised claims										
18.3	Totals paid					6	59,650			6	59,650
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements					6	59,650			6	59,650
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	37	229,091	(a)		45	431,284			82	660,375
21.	Issued during year					35	351,503			35	351,503
22.	Other changes to in force (Net)	(1)	(13,243)			(5)	(69,022)			(6)	(82,265)
23.	In force December 31 of current year	36	215,848	(a)		75	713,765			111	929,613

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MICHIGAN

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	20,249		21,107		41,356
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	20,249		21,107		41,356
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	40,000		4,289		44,289
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	1,123				1,123
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	41,123		4,289		45,412

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	4	40,000			1	4,289			5	44,289
	Settled during current year:										
18.1	By payment in full	4	40,000			1	4,289			5	44,289
18.2	By payment on compromised claims										
18.3	Totals paid	4	40,000			1	4,289			5	44,289
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	4	40,000			1	4,289			5	44,289
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	66	587,975	(a)		14	84,860			80	672,835
21.	Issued during year					4	20,619			4	20,619
22.	Other changes to in force (Net)	(5)	(55,714)			1	10,140			(4)	(45,574)
23.	In force December 31 of current year	61	532,261	(a)		19	115,619			80	647,879

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MINNESOTA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	245,779		531,874		777,653
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	245,779		531,874		777,653
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	538,589		217,540		756,129
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	8,402				8,402
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	546,990		217,540		764,530

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	6	107,235							6	107,235
17.	Incurred during current year	36	439,086			47	229,036			83	668,122
	Settled during current year:										
18.1	By payment in full	40	538,589			45	217,540			85	756,129
18.2	By payment on compromised claims										
18.3	Totals paid	40	538,589			45	217,540			85	756,129
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	40	538,589			45	217,540			85	756,129
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	7,732			2	11,496			4	19,228
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	964	8,669,138		(a).....	114	714,457			1,078	9,383,596
21.	Issued during year					66	565,779			66	565,779
22.	Other changes to in force (Net)	(58)	(417,588)			(27)	(244,957)			(85)	(662,545)
23.	In force December 31 of current year	906	8,251,550		(a).....	153	1,035,279			1,059	9,286,829

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	157,052		8,692,076		8,849,128
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	157,052		8,692,076		8,849,128
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	93,716		1,400,074		1,493,790
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	9,153		19,880		29,033
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	102,869		1,419,954		1,522,824

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	5,000			18	72,017			19	77,017
17.	Incurred during current year	20	148,196			385	1,426,886			405	1,575,082
	Settled during current year:										
18.1	By payment in full	16	93,716			384	1,400,074			400	1,493,790
18.2	By payment on compromised claims										
18.3	Totals paid	16	93,716			384	1,400,074			400	1,493,790
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	16	93,716			384	1,400,074			400	1,493,790
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	59,480			19	98,829			24	158,309
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	465	3,699,207		(a).....	3,503	16,482,568			3,968	20,181,774
21.	Issued during year	1	4,267			1,835	5,829,834			1,836	5,834,101
22.	Other changes to in force (Net)	(37)	(487,555)			(88)	277,184			(125)	(210,372)
23.	In force December 31 of current year	429	3,215,918		(a).....	5,250	22,589,585			5,679	25,805,504

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MISSOURI

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	958,965		361,882		1,320,847
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	958,965		361,882		1,320,847
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	620,419		101,191		721,610
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	61,787		2,933		64,720
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	682,205		104,125		786,330

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	7	38,805			(1)				7	38,804
17.	Incurred during current year	115	662,444			33	101,945			148	764,389
	Settled during current year:										
18.1	By payment in full	109	620,419			32	101,191			141	721,610
18.2	By payment on compromised claims										
18.3	Totals paid	109	620,419			32	101,191			141	721,610
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	109	620,419			32	101,191			141	721,610
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	13	80,830			1	752			14	81,583
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	2,368	17,429,933	(a)		585	1,851,320			2,953	19,281,254
21.	Issued during year					172	473,481			172	473,481
22.	Other changes to in force (Net)	(170)	(1,250,816)			(44)	(212,699)			(214)	(1,463,515)
23.	In force December 31 of current year	2,198	16,179,117	(a)		713	2,112,102			2,911	18,291,219

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF MONTANA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	1,755				1,755
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	1,755				1,755
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits			1,005		1,005
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	1,772				1,772
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	1,772		1,005		2,777

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year					1	1,005			1	1,005
	Settled during current year:										
18.1	By payment in full					1	1,005			1	1,005
18.2	By payment on compromised claims										
18.3	Totals paid					1	1,005			1	1,005
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements					1	1,005			1	1,005
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	8	49,884	(a)		4	13,865			12	63,749
21.	Issued during year										
22.	Other changes to in force (Net)	(1)	(10,000)			(1)	(733)			(2)	(10,733)
23.	In force December 31 of current year	7	39,884	(a)		3	13,132			10	53,016

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NEBRASKA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	28,714		78,489		107,203
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	28,714		78,489		107,203
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	17,000		14,076		31,076
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					
14.	All other benefits, except accident and health					
15.	Totals	17,000		14,076		31,076

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	3	17,000			1	14,076			4	31,076
	Settled during current year:										
18.1	By payment in full	3	17,000			1	14,076			4	31,076
18.2	By payment on compromised claims										
18.3	Totals paid	3	17,000			1	14,076			4	31,076
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	3	17,000			1	14,076			4	31,076
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	66	461,390		(a).....	16	102,733			82	564,123
21.	Issued during year					7	73,581			7	73,581
22.	Other changes to in force (Net)	(4)	(20,741)				(9,770)			(4)	(30,511)
23.	In force December 31 of current year	62	440,649		(a).....	23	166,544			85	607,193

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NEVADA

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	34,911		3,409		38,319
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	34,911		3,409		38,319
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	61,049				61,049
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	3,243				3,243
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	64,292				64,292

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	1	5,001							1	5,001
17.	Incurred during current year	3	56,049							3	56,049
	Settled during current year:										
18.1	By payment in full	4	61,049							4	61,049
18.2	By payment on compromised claims										
18.3	Totals paid	4	61,049							4	61,049
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	4	61,049							4	61,049
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		1								1
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	135	1,056,981		(a).....	7	29,850			142	1,086,831
21.	Issued during year					1	57			1	57
22.	Other changes to in force (Net)	1	(26,580)			(1)	(2,498)				(29,079)
23.	In force December 31 of current year	136	1,030,401		(a).....	7	27,408			143	1,057,810

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	4,264		12,595		16,859
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	4,264		12,595		16,859
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
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					
14.	All other benefits, except accident and health					
15.	Totals					

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid										
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	9	45,123	(a)		1	8,357			10	53,480
21.	Issued during year					1	12,924			1	12,924
22.	Other changes to in force (Net)	1	21,000				135			1	21,135
23.	In force December 31 of current year	10	66,123	(a)		2	21,416			12	87,539

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NEW JERSEY

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	689,411		358,478		1,047,889
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	689,411		358,478		1,047,889
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	444,812		592,118		1,036,930
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	61,654		4,164		65,818
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	506,466		596,283		1,102,748

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	6	25,902			2	12,902			8	38,804
17.	Incurred during current year	75	505,105			87	590,975			162	1,096,080
	Settled during current year:										
18.1	By payment in full	70	444,812			88	592,118			158	1,036,930
18.2	By payment on compromised claims										
18.3	Totals paid	70	444,812			88	592,118			158	1,036,930
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	70	444,812			88	592,118			158	1,036,930
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	11	86,195			1	11,760			12	97,954
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	2,244	17,829,666	(a)		834	5,703,231			3,078	23,532,896
21.	Issued during year					54	571,712			54	571,712
22.	Other changes to in force (Net)	(118)	(1,432,467)			(118)	(730,930)			(236)	(2,163,397)
23.	In force December 31 of current year	2,126	16,397,199	(a)		770	5,544,013			2,896	21,941,211

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NEW MEXICO

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	25,660		203,818		229,478
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	25,660		203,818		229,478
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	17,889		61,434		79,323
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	441		1,043		1,484
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	18,330		62,477		80,807

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year					1					1
17.	Incurred during current year	5	17,889			32	62,494			37	80,383
	Settled during current year:										
18.1	By payment in full	5	17,889			31	61,434			36	79,323
18.2	By payment on compromised claims										
18.3	Totals paid	5	17,889			31	61,434			36	79,323
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	5	17,889			31	61,434			36	79,323
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	1,061			1	1,061
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	114	478,499	(a)		285	731,716			399	1,210,215
21.	Issued during year					63	177,332			63	177,332
22.	Other changes to in force (Net)	(3)	(28,074)			(41)	(59,408)			(44)	(87,482)
23.	In force December 31 of current year	111	450,425	(a)		307	849,640			418	1,300,065

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NEW YORK

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total					
1.	Life Insurance	61,937		14,804		76,741					
2.	Annuity considerations										
3.	Deposit-type contract funds		X X X		X X X						
4.	Other considerations										
5.	Totals (sum of Lines 1 to 4)	61,937		14,804		76,741					
DIRECT DIVIDENDS TO POLICYHOLDERS											
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	Totals (sum of Lines 6.1 to 6.4)										
Annuities:											
7.1	Paid in cash or left on deposit										
7.2	Applied to provide paid-up annuities										
7.3	Other										
7.4	Totals (sum of Lines 7.1 to 7.3)										
8.	Grand Totals (Lines 6.5 plus 7.4)										
DIRECT CLAIMS AND BENEFITS PAID											
9.	Death benefits	70,845		10,326		81,171					
10.	Matured endowments										
11.	Annuity benefits										
12.	Surrender values and withdrawals for life contracts	4,093		1,400		5,493					
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid										
14.	All other benefits, except accident and health										
15.	Totals	74,938		11,726		86,664					
DETAILS OF WRITE-INS											
1301.	.....									
1302.	.....									
1303.	.....									
1398.	Summary of remaining write-ins for Line 13 from overflow page										
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	2	33,000							2	33,000
17.	Incurred during current year	7	37,845			1	10,326			8	48,171
Settled during current year:											
18.1	By payment in full	9	70,845			1	10,326			10	81,171
18.2	By payment on compromised claims										
18.3	Totals paid	9	70,845			1	10,326			10	81,171
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	9	70,845			1	10,326			10	81,171
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	170	1,363,385	(a)		9	55,559			179	1,418,943
21.	Issued during year					4	15,337			4	15,337
22.	Other changes to in force (Net)	1	12,258			2	8,186			3	20,445
23.	In force December 31 of current year	171	1,375,643	(a)		15	79,082			186	1,454,725

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	5,403				5,403
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	5,403				5,403
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
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					
14.	All other benefits, except accident and health					
15.	Totals					
DETAILS OF WRITE-INS						
1301.	.....				
1302.	.....				
1303.	.....				
1398.	Summary of remaining write-ins for Line 13 from overflow page					
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)					

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
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	Totals paid									
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements									
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)									
POLICY EXHIBIT										
20.	In force December 31, prior year	12	117,563	(a)					12	117,563
21.	Issued during year									
22.	Other changes to in force (Net)	1	(3,809)						1	(3,809)
23.	In force December 31 of current year	13	113,754	(a)					13	113,754

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF OHIO

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	362,088		4,163,996		4,526,084
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	362,088		4,163,996		4,526,084
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	884,585		1,505,438		2,390,023
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	31,508		1,769		33,277
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	916,093		1,507,207		2,423,300

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	14	44,619			6	36,009			20	80,628
17.	Incurred during current year	71	869,966			376	1,512,489			447	2,382,455
	Settled during current year:										
18.1	By payment in full	81	884,585			375	1,505,438			456	2,390,023
18.2	By payment on compromised claims										
18.3	Totals paid	81	884,585			375	1,505,438			456	2,390,023
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	81	884,585			375	1,505,438			456	2,390,023
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	30,000			7	43,059			11	73,059
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	2,234	12,840,681	(a)		2,886	13,663,329			5,120	26,504,011
21.	Issued during year	1	1,881			868	4,514,745			869	4,516,626
22.	Other changes to in force (Net)	(175)	(1,045,258)			(293)	(1,511,824)			(468)	(2,557,082)
23.	In force December 31 of current year	2,060	11,797,305	(a)		3,461	16,666,251			5,521	28,463,556

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF OKLAHOMA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	96,518		108,926		205,444
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	96,518		108,926		205,444
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	35,922		30,589		66,511
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	8,352				8,352
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	44,274		30,589		74,863

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	9	43,756			7	30,589			16	74,345
	Settled during current year:										
18.1	By payment in full	7	35,922			7	30,589			14	66,511
18.2	By payment on compromised claims										
18.3	Totals paid	7	35,922			7	30,589			14	66,511
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	7	35,922			7	30,589			14	66,511
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	7,834							2	7,834
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	261	1,682,900		(a).....	57	290,727			318	1,973,627
21.	Issued during year					20	106,412			20	106,412
22.	Other changes to in force (Net)	(20)	(196,987)			(1)	(21,034)			(21)	(218,021)
23.	In force December 31 of current year	241	1,485,912		(a).....	76	376,105			317	1,862,018

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF OREGON

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	29,836		209,265		239,102
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	29,836		209,265		239,102
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	19,131		79,589		98,721
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	309		205		515
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	19,441		79,795		99,235

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year					1	52			1	52
17.	Incurred during current year	4	19,131			23	79,589			27	98,721
	Settled during current year:										
18.1	By payment in full	4	19,131			23	79,589			27	98,721
18.2	By payment on compromised claims										
18.3	Totals paid	4	19,131			23	79,589			27	98,721
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	4	19,131			23	79,589			27	98,721
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	52			1	52
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	88	592,114	(a)		126	386,460			214	978,574
21.	Issued during year					73	246,332			73	246,332
22.	Other changes to in force (Net)	(7)	(63,517)			(27)	(87,726)			(34)	(151,243)
23.	In force December 31 of current year	81	528,597	(a)		172	545,066			253	1,073,663

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life Insurance	677,209		3,024,895		3,702,104
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	677,209		3,024,895		3,702,104
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	669,903		1,023,844		1,693,747
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	133,010		748		133,759
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	802,914		1,024,592		1,827,506

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	6	41,905			2	1,233			8	43,138
17.	Incurred during current year	95	685,472			148	1,030,974			243	1,716,446
	Settled during current year:										
18.1	By payment in full	91	669,903			149	1,023,844			240	1,693,747
18.2	By payment on compromised claims										
18.3	Totals paid	91	669,903			149	1,023,844			240	1,693,747
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	91	669,903			149	1,023,844			240	1,693,747
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	10	57,474			1	8,363			11	65,837
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	5,414	28,002,814	3	(a) 3,124	1,287	7,233,353			6,704	35,239,290
21.	Issued during year					283	3,328,646			283	3,328,646
22.	Other changes to in force (Net)	(273)	(1,737,496)	(3)	(3,124)	(146)	(1,260,792)			(422)	(3,001,412)
23.	In force December 31 of current year	5,141	26,265,317	(a)		1,424	9,301,206			6,565	35,566,524

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total					
1.	Life Insurance										
2.	Annuity considerations										
3.	Deposit-type contract funds		X X X		X X X						
4.	Other considerations										
5.	Totals (sum of Lines 1 to 4)										
DIRECT DIVIDENDS TO POLICYHOLDERS											
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	Totals (sum of Lines 6.1 to 6.4)										
Annuities:											
7.1	Paid in cash or left on deposit										
7.2	Applied to provide paid-up annuities										
7.3	Other										
7.4	Totals (sum of Lines 7.1 to 7.3)										
8.	Grand Totals (Lines 6.5 plus 7.4)										
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										
14.	All other benefits, except accident and health										
15.	Totals										
DETAILS OF WRITE-INS											
1301.	.....									
1302.	.....									
1303.	.....									
1398.	Summary of remaining write-ins for Line 13 from overflow page										
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid										
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year			(a).....		1	9,605			1	9,605
21.	Issued during year										
22.	Other changes to in force (Net)						145				145
23.	In force December 31 of current year			(a).....		1	9,750			1	9,750

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA

NAIC Group Code: LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life Insurance	2,004,664		64,833		2,069,497
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	2,004,664		64,833		2,069,497
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	1,097,541		48,755		1,146,295
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	119,439		16		119,455
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	1,216,980		48,770		1,265,750

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	6	22,030							6	22,030
17.	Incurred during current year	158	1,172,115			7	48,755			165	1,220,870
	Settled during current year:										
18.1	By payment in full	148	1,097,541			7	48,755			155	1,146,295
18.2	By payment on compromised claims										
18.3	Totals paid	148	1,097,541			7	48,755			155	1,146,295
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	148	1,097,541			7	48,755			155	1,146,295
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	16	96,605							16	96,605
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	4,104	39,378,787	(a)		74	461,752			4,178	39,840,540
21.	Issued during year					12	119,713			12	119,713
22.	Other changes to in force (Net)	(278)	(3,143,400)			(11)	(99,329)			(289)	(3,242,729)
23.	In force December 31 of current year	3,826	36,235,388	(a)		75	482,136			3,901	36,717,524

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	14,811				14,811
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	14,811				14,811
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	10,000				10,000
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					
14.	All other benefits, except accident and health					
15.	Totals	10,000				10,000

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	1	10,000							1	10,000
	Settled during current year:										
18.1	By payment in full	1	10,000							1	10,000
18.2	By payment on compromised claims										
18.3	Totals paid	1	10,000							1	10,000
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	1	10,000							1	10,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	21	99,185	(a)						21	99,185
21.	Issued during year	1	9,670							1	9,670
22.	Other changes to in force (Net)	(1)	(9,450)							(1)	(9,450)
23.	In force December 31 of current year	21	99,405	(a)						21	99,405

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF TENNESSEE

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	422,806		1,011,341		1,434,147
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	422,806		1,011,341		1,434,147
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	197,528		692,186		889,715
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	37,367		3,073		40,441
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	234,896		695,260		930,156

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	4	14,416			11	33,984			15	48,400
17.	Incurred during current year	28	190,612			135	688,604			163	879,215
	Settled during current year:										
18.1	By payment in full	30	197,528			140	692,186			170	889,715
18.2	By payment on compromised claims										
18.3	Totals paid	30	197,528			140	692,186			170	889,715
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	30	197,528			140	692,186			170	889,715
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	7,500			6	30,401			8	37,901
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	1,071	8,790,812	(a)		1,455	7,804,695			2,526	16,595,507
21.	Issued during year	1	6,730			234	944,631			235	951,362
22.	Other changes to in force (Net)	(54)	(619,076)			(153)	(585,971)			(207)	(1,205,047)
23.	In force December 31 of current year	1,018	8,178,467	(a)		1,536	8,163,355			2,554	16,341,822

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF TEXAS

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	1,580,432		10,289,766		11,870,198
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	1,580,432		10,289,766		11,870,198
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	1,666,464		3,935,183		5,601,646
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	79,511		79,532		159,043
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	1,745,975		4,014,714		5,760,690

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	46	103,362			110	226,464			156	329,827
17.	Incurred during current year	204	1,681,168			1,134	4,031,912			1,338	5,713,080
	Settled during current year:										
18.1	By payment in full	220	1,666,464			1,143	3,935,183			1,363	5,601,646
18.2	By payment on compromised claims										
18.3	Totals paid	220	1,666,464			1,143	3,935,183			1,363	5,601,646
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	220	1,666,464			1,143	3,935,183			1,363	5,601,646
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	30	118,066			101	323,194			131	441,260
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	6,504	33,669,018	(a)		10,450	37,319,269			16,954	70,988,286
21.	Issued during year					4,016	11,578,735			4,016	11,578,735
22.	Other changes to in force (Net)	(454)	(1,494,414)			(2,082)	(3,512,135)			(2,536)	(5,006,549)
23.	In force December 31 of current year	6,050	32,174,603	(a)		12,384	45,385,869			18,434	77,560,472

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF UTAH

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	5,614		9,035		14,649
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	5,614		9,035		14,649
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits			7,035		7,035
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	(243)				(243)
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	(243)		7,035		6,792

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

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16.	Unpaid December 31, prior year	1	1,075							1	1,075
17.	Incurred during current year	(1)	(1,075)			1	7,035				5,960
	Settled during current year:										
18.1	By payment in full					1	7,035			1	7,035
18.2	By payment on compromised claims										
18.3	Totals paid					1	7,035			1	7,035
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements					1	7,035			1	7,035
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	33	247,600	(a)		1	3,918			34	251,518
21.	Issued during year					2	7,359			2	7,359
22.	Other changes to in force (Net)	1	12,286				(2,038)			1	10,247
23.	In force December 31 of current year	34	259,886	(a)		3	9,238			37	269,124

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF VERMONT

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	2,948				2,948
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	2,948				2,948
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	5,000				5,000
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					
14.	All other benefits, except accident and health					
15.	Totals	5,000				5,000

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	1	5,000							1	5,000
	Settled during current year:										
18.1	By payment in full	1	5,000							1	5,000
18.2	By payment on compromised claims										
18.3	Totals paid	1	5,000							1	5,000
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	1	5,000							1	5,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	13	62,493	(a)						13	62,493
21.	Issued during year										
22.	Other changes to in force (Net)	(2)	(6,931)							(2)	(6,931)
23.	In force December 31 of current year	11	55,562	(a)						11	55,562

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF VIRGINIA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	450,850		203,681		654,531
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	450,850		203,681		654,531
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	336,981		65,787		402,768
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	29,254				29,254
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	366,235		65,787		432,022

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	3	27,000							3	27,000
17.	Incurred during current year	47	348,695			10	65,787			57	414,482
	Settled during current year:										
18.1	By payment in full	43	336,981			10	65,787			53	402,768
18.2	By payment on compromised claims										
18.3	Totals paid	43	336,981			10	65,787			53	402,768
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	43	336,981			10	65,787			53	402,768
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	38,714							7	38,714
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	1,091	9,202,279	(a)		77	575,342			1,168	9,777,620
21.	Issued during year	1	3,849			20	203,022			21	206,870
22.	Other changes to in force (Net)	(58)	(536,175)			(8)	(65,362)			(66)	(601,537)
23.	In force December 31 of current year	1,034	8,669,952	(a)		89	713,001			1,123	9,382,954

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF WASHINGTON

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	9,828		41,613		51,441
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	9,828		41,613		51,441
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	13,241		10,606		23,847
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					
14.	All other benefits, except accident and health					
15.	Totals	13,241		10,606		23,847

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year		13,241			3	10,606			3	23,847
	Settled during current year:										
18.1	By payment in full		13,241			3	10,606			3	23,847
18.2	By payment on compromised claims										
18.3	Totals paid		13,241			3	10,606			3	23,847
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements		13,241			3	10,606			3	23,847
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	27	216,948	(a)		23	50,846			50	267,794
21.	Issued during year					6	34,741			6	34,741
22.	Other changes to in force (Net)		(592)				16,361				15,769
23.	In force December 31 of current year	27	216,356	(a)		29	101,948			56	318,304

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	59,889		171,950		231,839
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	59,889		171,950		231,839
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	29,767		62,231		91,998
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	1,902				1,902
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	31,669		62,231		93,900

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year	3	29,767			18	62,231			21	91,998
	Settled during current year:										
18.1	By payment in full	3	29,767			18	62,231			21	91,998
18.2	By payment on compromised claims										
18.3	Totals paid	3	29,767			18	62,231			21	91,998
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	3	29,767			18	62,231			21	91,998
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	145	1,135,817	(a)		202	542,810			347	1,678,627
21.	Issued during year					109	176,445			109	176,445
22.	Other changes to in force (Net)	(4)	(35,232)			(9)	(57,972)			(13)	(93,203)
23.	In force December 31 of current year	141	1,100,585	(a)		302	661,284			443	1,761,869

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF WISCONSIN

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	278,199		2,921,616		3,199,815
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	278,199		2,921,616		3,199,815
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	216,308		822,921		1,039,230
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	12,942		119		13,061
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	229,251		823,040		1,052,290

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	2	11,000			3	22,533			5	33,533
17.	Incurred during current year	14	216,311			76	829,225			90	1,045,536
	Settled during current year:										
18.1	By payment in full	15	216,308			77	822,921			92	1,039,230
18.2	By payment on compromised claims										
18.3	Totals paid	15	216,308			77	822,921			92	1,039,230
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	15	216,308			77	822,921			92	1,039,230
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	11,003			2	28,836			3	39,839
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	484	5,385,488	(a)		1,150	10,593,108			1,634	15,978,596
21.	Issued during year					329	3,282,960			329	3,282,960
22.	Other changes to in force (Net)	(21)	(263,777)			(79)	(1,025,436)			(100)	(1,289,213)
23.	In force December 31 of current year	463	5,121,711	(a)		1,400	12,850,631			1,863	17,972,342

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF WYOMING

DURING THE YEAR 2013

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	3,998		453		4,450
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	3,998		453		4,450
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	2,500				2,500
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					
14.	All other benefits, except accident and health					
15.	Totals	2,500				2,500

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year										
17.	Incurred during current year		2,500								2,500
	Settled during current year:										
18.1	By payment in full		2,500								2,500
18.2	By payment on compromised claims										
18.3	Totals paid		2,500								2,500
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements		2,500								2,500
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	8	44,907	(a)		1	6,209			9	51,116
21.	Issued during year					1	231			1	231
22.	Other changes to in force (Net)		2,179				319				2,498
23.	In force December 31 of current year	8	47,086	(a)		2	6,759			10	53,845

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of
persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF PUERTO RICO

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total					
1.	Life Insurance	1,082				1,082					
2.	Annuity considerations										
3.	Deposit-type contract funds		X X X		X X X						
4.	Other considerations										
5.	Totals (sum of Lines 1 to 4)	1,082				1,082					
DIRECT DIVIDENDS TO POLICYHOLDERS											
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	Totals (sum of Lines 6.1 to 6.4)										
Annuities:											
7.1	Paid in cash or left on deposit										
7.2	Applied to provide paid-up annuities										
7.3	Other										
7.4	Totals (sum of Lines 7.1 to 7.3)										
8.	Grand Totals (Lines 6.5 plus 7.4)										
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										
14.	All other benefits, except accident and health										
15.	Totals										
DETAILS OF WRITE-INS											
1301.	.....									
1302.	.....									
1303.	.....									
1398.	Summary of remaining write-ins for Line 13 from overflow page										
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid										
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	4	15,384	(a)						4	15,384
21.	Issued during year										
22.	Other changes to in force (Net)		5,000								5,000
23.	In force December 31 of current year	4	20,384	(a)						4	20,384

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF OTHER FOREIGN TOTAL

NAIC Group Code: LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	139				139
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	139				139
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
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					
14.	All other benefits, except accident and health					
15.	Totals					

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid										
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	2	12,952	(a)						2	12,952
21.	Issued during year										
22.	Other changes to in force (Net)										
23.	In force December 31 of current year	2	12,952	(a)						2	12,952

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.



DIRECT BUSINESS IN THE STATE OF GRAND TOTAL

DURING THE YEAR 2013

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance	24,004,162		43,649,352		67,653,514
2.	Annuity considerations					
3.	Deposit-type contract funds		X X X		X X X	
4.	Other considerations					
5.	Totals (sum of Lines 1 to 4)	24,004,162		43,649,352		67,653,514
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4)					
Annuities:						
7.1	Paid in cash or left on deposit					
7.2	Applied to provide paid-up annuities					
7.3	Other					
7.4	Totals (sum of Lines 7.1 to 7.3)					
8.	Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	15,383,278		15,669,324		31,052,602
10.	Matured endowments					
11.	Annuity benefits					
12.	Surrender values and withdrawals for life contracts	1,515,905		142,467		1,658,372
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid					
14.	All other benefits, except accident and health					
15.	Totals	16,899,183		15,811,791		32,710,974

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year	235	1,412,755			212	616,791			447	2,029,547
17.	Incurred during current year	1,980	15,537,658			3,573	15,855,886			5,553	31,393,545
	Settled during current year:										
18.1	By payment in full	1,985	15,383,278			3,606	15,669,324			5,591	31,052,602
18.2	By payment on compromised claims										
18.3	Totals paid	1,985	15,383,278			3,606	15,669,324			5,591	31,052,602
18.4	Reduction by compromise										
18.5	Amount rejected										
18.6	Total settlements	1,985	15,383,278			3,606	15,669,324			5,591	31,052,602
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	230	1,567,136			179	803,354			409	2,370,489
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year	60,644	476,005,499	3	(a) 3,124	32,007	154,668,521			92,654	630,677,144
21.	Issued during year	493	1,964,513			10,335	43,958,526			10,828	45,923,038
22.	Other changes to in force (Net)	(4,307)	(36,307,216)	(3)	(3,124)	(4,041)	(14,027,978)			(8,351)	(50,338,317)
23.	In force December 31 of current year	56,830	441,662,796	(a)		38,301	184,599,069			95,131	626,261,865

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

ACCIDENT AND HEALTH INSURANCE

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0, and number of persons insured under indemnity only products0.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE
INTEREST MAINTENANCE RESERVE

		1
		Amount
1.	Reserve as of December 31, Prior Year	1,197,729
2.	Current Year's Realized Pre-Tax capital gains/(losses) of \$.....838,870 Transferred into the Reserve Net of Taxes of \$.....167,774.	671,096
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)	1,868,825
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	294,599
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	1,574,226

AMORTIZATION

		1	2	3	4
		Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Columns 1 + 2 + 3)
Year of Amortization					
1.	2013	223,293	71,306		294,599
2.	2014	194,491	130,862		325,353
3.	2015	158,680	107,480		266,160
4.	2016	126,749	88,731		215,480
5.	2017	98,134	69,618		167,752
6.	2018	73,586	49,185		122,771
7.	2019	55,208	35,608		90,816
8.	2020	36,455	29,254		65,709
9.	2021	22,939	22,393		45,332
10.	2022	16,631	15,454		32,085
11.	2023	15,614	8,024		23,638
12.	2024	17,274	4,350		21,624
13.	2025	18,791	4,560		23,351
14.	2026	19,316	4,725		24,041
15.	2027	19,358	5,057		24,415
16.	2028	19,147	5,205		24,352
17.	2029	17,360	5,006		22,366
18.	2030	13,980	4,183		18,163
19.	2031	10,510	3,316		13,826
20.	2032	7,886	2,509		10,395
21.	2033	5,213	1,519		6,732
22.	2034	3,931	965		4,896
23.	2035	4,458	769		5,227
24.	2036	5,002	556		5,558
25.	2037	4,829	344		5,173
26.	2038	4,145	115		4,260
27.	2039	2,796			2,796
28.	2040	1,352			1,352
29.	2041	469			469
30.	2042	132			132
31.	2043 and later				
32.	TOTAL (Lines 1 to 31)	1,197,729	671,094		1,868,823

ASSET VALUATION RESERVE

		Default Component			Equity Component			7
		1	2	3	4	5	6	
		Other than Mortgage Loans	Mortgage Loans	Total (Columns 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Columns 4 + 5)	Total Amount (Columns 3 + 6)
1.	Reserve as of December 31, prior year	397,202		397,202				397,202
2.	Realized Capital Gains/(Losses) Net of Taxes - General Account							
3.	Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts							
4.	Unrealized Capital Gains/(Losses) Net of Deferred Taxes - General Account							
5.	Unrealized Capital Gains/(Losses) Net of Deferred Taxes - Separate Accounts							
6.	Capital gains credited/(losses charged) to contract benefits, payments or reserves ..							
7.	Basic Contribution	127,267		127,267				127,267
8.	Accumulated Balances (Lines 1 through 5 minus 6 plus 7)	524,469		524,469				524,469
9.	Maximum Reserve	698,362		698,362				698,362
10.	Reserve Objective	481,743		481,743				481,743
11.	20% of (Line 10 - Line 8)	(8,545)		(8,545)				(8,545)
12.	Balance Before Transfers (Lines 8 + 11)	515,924		515,924				515,924
13.	Transfers							X X X
14.	Voluntary Contribution							
15.	Adjustment down to Maximum/up to Zero							
16.	Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	515,924		515,924				515,924

ASSET VALUATION RESERVE
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 (Columns 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Columns 4 x 5)	Factor	Amount (Columns 4 x 7)	Factor	Amount (Columns 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	31,298,965	X X X	X X X	31,298,965	0.0000		0.0000		0.0000	
2.	1	Highest Quality	85,387,087	X X X	X X X	85,387,087	0.0004	34,155	0.0023	196,390	0.0030	256,161
3.	2	High Quality	48,788,957	X X X	X X X	48,788,957	0.0019	92,699	0.0058	282,976	0.0090	439,101
4.	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
5.	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
6.	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
7.	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
8.		TOTAL Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9.		TOTAL Bonds (sum of Lines 1 through 8)	165,475,009	X X X	X X X	165,475,009	X X X	126,854	X X X	479,366	X X X	695,262
PREFERRED STOCKS												
10.	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
11.	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
12.	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
13.	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
14.	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
15.	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17.		TOTAL Preferred Stocks (sum of Lines 10 through 16)		X X X	X X X		X X X		X X X		X X X	
SHORT-TERM BONDS												
18.		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
19.	1	Highest Quality	1,033,267	X X X	X X X	1,033,267	0.0004	413	0.0023	2,377	0.0030	3,100
20.	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
21.	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
22.	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
23.	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
24.	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
25.		TOTAL Short-term Bonds (sum of Lines 18 through 24)	1,033,267	X X X	X X X	1,033,267	X X X	413	X X X	2,377	X X X	3,100

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 (Columns 1 + 2 + 3)	5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
		DERIVATIVE INSTRUMENTS										
26.	1 2 3 4 5 6	Exchange Traded		X X X	X X X		0.0004		0.0023		0.0030	
27.		Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
28.		High Quality		X X X	X X X		0.0019		0.0058		0.0090	
29.		Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
30.		Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
31.		Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
32.		In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
33.		TOTAL Derivative Instruments		X X X	X X X		X X X		X X X		X X X	
34.		TOTAL (Lines 9 + 17 + 25 + 33)	166,508,276	X X X	X X X	166,508,276	X X X	127,267	X X X	481,743	X X X	698,362
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages			X X X		0.0035		0.0100		0.0130	
36.		Residential Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
37.		Residential Mortgages - All Other			X X X		0.0013		0.0030		0.0040	
38.		Commercial Mortgages - Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39.		Commercial Mortgages - All Other			X X X		0.0035		0.0100		0.0130	
40.		In Good Standing With Restructured Terms			X X X		0.0035		0.0100		0.0130	
		Overdue, Not in Process:										
41.		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
42.		Residential Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
43.		Residential Mortgages - All Other			X X X		0.0025		0.0058		0.0090	
44.		Commercial Mortgages - Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
45.		Commercial Mortgages - All Other			X X X		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
46.		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
47.		Residential Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
48.		Residential Mortgages - All Other			X X X		0.0000		0.0130		0.0130	
49.		Commercial Mortgages - Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
50.		Commercial Mortgages - All Other			X X X		0.0000		0.1700		0.1700	
51.		TOTAL Schedule B Mortgages (sum of Lines 35 through 50) ..			X X X		X X X		X X X		X X X	
52.		Schedule DA Mortgages			X X X		0.0030		0.0100		0.0130	
53.		TOTAL Mortgage Loans on Real Estate (Lines 51 + 52)			X X X		X X X		X X X		X X X	

32	Asset Valuation Reserve - Equity Component - #1	NONE
33	Asset Valuation Reserve - Equity Component - #2	NONE
34	Asset Valuation Reserve - Equity Component - #3	NONE
35	Asset Valuation Reserve - Replications	NONE
36	Schedule F	NONE
37	Schedule H Part 1 A & H Exhibit	NONE
38	Schedule H Parts 2, 3 & 4 - A & H Exh Cont	NONE
39	Schedule H Part 5 Health Claims	NONE

SCHEDULE S - PART 1 - SECTION 1

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

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Non-Affiliates - U.S. Non-Affiliates											
13158	26-2452266 ...	01/01/2014	PINE BELT LIFE INS CO	MS	OTH/I	4,810,702	3,742,668	3,942,507			
0899999 Subtotal - General Account - Non-Affiliates - U.S. Non-Affiliates						4,810,702	3,742,668	3,942,507			
1099999 Total - General Account - Non-Affiliates						4,810,702	3,742,668	3,942,507			
2399999 Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						4,810,702	3,742,668	3,942,507			
9999999 Total (Sum of 1199999 and 2299999)						4,810,702	3,742,668	3,942,507			

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
NONE											
9999999 Total (Sum of 0799999 and 1099999)

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 - Non-U.S. Non-Affiliates						
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY		1,312,541
88340	59-2859797	01/01/1998	HANNOVER LIFE REASSUR CO OF AMER	FL		13,947
88340	59-2859797	01/01/2001	HANNOVER LIFE REASSUR CO OF AMER	FL		5,932
69418	59-2403689	07/01/2007	SOUTHERN FINANCIAL LIFE INS CO	LA		135,324
62596	31-0252460	10/10/1996	UNION FIDELITY LIFE INS CO	KS		59,008
0999999 Subtotal - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates						1,526,751
1099999 Total - Life and Annuity - Non-Affiliates						1,526,751
1199999 Total - Life and Annuity						1,526,751
2299999 Total - Accident and Health						
2499999 Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						1,526,751
9999999 Total (Sum of 1199999 and 2299999)						1,526,751

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	2	3	4	5	6	7	Reserve Credit Taken		10	Outstanding Surplus Relief		13	14
NAIC					Type of	Amount in	8	9		11	12	Modified	Funds Withheld
Company	ID	Effective	Name of Company	Domiciliary	Reinsurance	Force at End	Current	Prior	Premiums	Current	Prior	Coinsurance	Under
Code	Number	Date		Jurisdiction	Ceded	of Year	Year	Year		Year	Year	Reserve	Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	CO/I	309,074,820	61,742,896	57,649,023	16,368,247				
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	ADB/I		513,041	498,780					
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	DIS/I		634,353	572,811					
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	ACO/I		22,864	22,268					
88340	59-2859797	01/01/1998	HANNOVER LIFE REASSUR CO OF AMER	FL	CO/I	2,017,512	618,231	634,140	119,636				
62596	31-0252460	10/10/1996	UNION FIDELITY LIFE INS CO	IL	CO/G			21					
62596	31-0252460	10/10/1996	UNION FIDELITY LIFE INS CO	IL	CO/I	17,463,876	3,302,847	3,231,016	131,509				
0899999 Subtotal - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates						328,556,208	66,834,232	62,608,059	16,619,392				
1099999 Total - General Account - Authorized - Non-Affiliates						328,556,208	66,834,232	62,608,059	16,619,392				
1199999 Total - General Account - Authorized						328,556,208	66,834,232	62,608,059	16,619,392				
General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates													
69418	59-2403689	07/01/2007	SOUTHERN FINANCIAL LIFE INS CO	LA	CO/I	61,992,958	6,516,223	5,273,199	3,271,407				
1999999 Subtotal - General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates						61,992,958	6,516,223	5,273,199	3,271,407				
2199999 Total - General Account - Unauthorized - Non-Affiliates						61,992,958	6,516,223	5,273,199	3,271,407				
3499999 Total - General Account - Authorized, Unauthorized and Certified						390,549,166	73,350,455	67,881,258	19,890,799				
5699999 Total - Separate Accounts - Unauthorized													
6699999 Total - Separate Accounts - Certified - Non-Affiliates													
6799999 Total - Separate Accounts - Certified													
6899999 Total - Separate Accounts - Authorized, Unauthorized and Certified													
6999999 Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						390,549,166	73,350,455	67,881,258	19,890,799				
9999999 Total (Sum of 3499999 and 6899999)						390,549,166	73,350,455	67,881,258	19,890,799				

SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	Outstanding Surplus Relief		12	13
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type	Premiums	Unearned Premiums (Estimated)	Reserve Credit Taken Other than for Unearned Premiums	10	11	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
									Current Year	Prior Year		
NONE												
9999999 Total (Sum of 3499999 and 6899999)												

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	Totals (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 - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates														
69418	59-2403689	07/01/2007	SOUTHERN FINANCIAL LIFE INS CO	6,516,223	135,324		6,651,547			6,575,147	76,400			6,651,547
0899999 Subtotal - General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates				6,516,223	135,324		6,651,547		X X X	6,575,147	76,400			6,651,547
1099999 Total - General Account - Life and Annuity - Non-Affiliates				6,516,223	135,324		6,651,547		X X X	6,575,147	76,400			6,651,547
1199999 Total - General Account - Life and Annuity				6,516,223	135,324		6,651,547		X X X	6,575,147	76,400			6,651,547
2399999 Total - General Account				6,516,223	135,324		6,651,547		X X X	6,575,147	76,400			6,651,547
3599999 Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				6,516,223	135,324		6,651,547		X X X	6,575,147	76,400			6,651,547
9999999 Total (Sum of 2399999 and 3499999)				6,516,223	135,324		6,651,547		X X X	6,575,147	76,400			6,651,547

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
.....

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral							23	24	25	26	
															16	17	18	19	20	21	22					
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domi- ciliary Juris- diction	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable /Reserve Credit Taken (Col. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 x Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8 not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance With Certified Reinsurers Due to Collateral Deficiency Cols. 14 - 25)	
9999999 Total (Sum of 2399999 and 3499999)																		X X X					X X X	X X X		

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	<div>NONE</div> Issuing or Confirming Bank Name	Letters of Credit Amount
.....

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	19,891	21,892	24,272	25,626	24,052
2. Commissions and reinsurance expense allowances	3,892	4,931	8,994	8,799	7,837
3. Contract claims	11,420	11,296	10,449	9,389	8,931
4. Surrender benefits and withdrawals for life contracts	1,359	1,158	1,182	922	668
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts	5,325	6,778	7,494	7,663	8,566
B. BALANCE SHEETS ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	9,069	9,996	11,166	12,458	11,649
9. Aggregate reserves for life and accident and health contracts	73,328	67,859	61,081	53,583	45,921
10. Liability for deposit-type contracts					
11. Contract claims unpaid	1,527	1,584	1,159	1,115	1,522
12. Amounts recoverable on reinsurance					
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers			X X X	X X X	X X X
C. UNAUTHORIZED REINSURANCE					
(Deposits By and Funds Withheld From)					
18. Funds deposited by and withheld from (F)	76		91		
19. Letters of credit (L)					
20. Trust agreements (T)	6,575	5,431	3,843	2,683	1,780
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS					
(Deposits By and Funds Withheld From)					
22. Multiple Beneficiary Trust			X X X	X X X	X X X
23. Funds deposited by and withheld from (F)			X X X	X X X	X X X
24. Letters of credit (L)			X X X	X X X	X X X
25. Trust agreements (T)			X X X	X X X	X X X
26. Other (O)			X X X	X X X	X X X

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, Column 3)			
1. Cash and invested assets (Line 12)	167,199,182		167,199,182
2. Reinsurance (Line 16)	126,831	(126,831)	0
3. Premiums and considerations (Line 15)	2,476,733	9,068,729	11,545,462
4. Net credit for ceded reinsurance	X X X	65,614,460	65,614,460
5. All other admitted assets (balance)	2,932,574		2,932,574
6. TOTAL assets excluding Separate Accounts (Line 26)	172,735,320	74,556,358	247,291,678
7. Separate Account assets (Line 27)			
8. TOTAL assets (Line 28)	172,735,320	74,556,358	247,291,678
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	155,106,058	73,327,591	228,433,648
10. Liability for deposit-type contracts (Line 3)			
11. Claim reserves (Line 4)	1,188,543	1,305,167	2,493,710
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8) .	33,194		33,194
14. Other contract liabilities (Line 9)	2,199,306		2,199,306
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance with unauthorized reinsurers (Line 24.03 minus inset amount)	76,400	(76,400)	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	3,029,334		3,029,334
20. TOTAL Liabilities excluding Separate Accounts (Line 26)	161,632,835	74,556,358	236,189,193
21. Separate Account liabilities (Line 27)			
22. TOTAL liabilities (Line 28)	161,632,835	74,556,358	236,189,193
23. Capital & surplus (Line 38)	11,102,485	X X X	11,102,485
24. TOTAL liabilities, capital and surplus (Line 39)	172,735,320	74,556,358	247,291,678
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	73,327,591		
26. Claim reserves	1,305,167		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets			
32. Other ceded reinsurance recoverables	126,831		
33. TOTAL ceded reinsurance recoverables	74,759,589		
34. Premiums and considerations	9,068,729		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with certified reinsurers ...			
39. Other ceded reinsurance payables/offsets	76,400		
40. TOTAL ceded reinsurance payable/offsets	9,145,129		
41. TOTAL net credit for ceded reinsurance	65,614,460		

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

Direct Business only							
		1	2	3	4	5	6
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	
	States, Etc.						Totals
1.	Alabama (AL)	1,313,602					1,313,602
2.	Alaska (AK)	2,039					2,039
3.	Arizona (AZ)	131,059					131,059
4.	Arkansas (AR)	202,346					202,346
5.	California (CA)	443,232					443,232
6.	Colorado (CO)	295,621					295,621
7.	Connecticut (CT)	49,775					49,775
8.	Delaware (DE)	70,612					70,612
9.	District of Columbia (DC)	133,532					133,532
10.	Florida (FL)	5,695,584					5,695,584
11.	Georgia (GA)	2,016,160					2,016,160
12.	Hawaii (HI)	983					983
13.	Idaho (ID)	5,169					5,169
14.	Illinois (IL)	2,037,829					2,037,829
15.	Indiana (IN)	2,620,626					2,620,626
16.	Iowa (IA)	264,537					264,537
17.	Kansas (KS)	303,382					303,382
18.	Kentucky (KY)	268,585					268,585
19.	Louisiana (LA)	2,606,987					2,606,987
20.	Maine (ME)	97,253					97,253
21.	Maryland (MD)	676,489					676,489
22.	Massachusetts (MA)	334,675					334,675
23.	Michigan (MI)	41,356					41,356
24.	Minnesota (MN)	777,653					777,653
25.	Mississippi (MS)	8,849,128					8,849,128
26.	Missouri (MO)	1,320,847					1,320,847
27.	Montana (MT)	1,755					1,755
28.	Nebraska (NE)	107,203					107,203
29.	Nevada (NV)	38,319					38,319
30.	New Hampshire (NH)	16,859					16,859
31.	New Jersey (NJ)	1,047,889					1,047,889
32.	New Mexico (NM)	229,478					229,478
33.	New York (NY)	76,741					76,741
34.	North Carolina (NC)	7,348,525					7,348,525
35.	North Dakota (ND)	5,403					5,403
36.	Ohio (OH)	4,526,084					4,526,084
37.	Oklahoma (OK)	205,444					205,444
38.	Oregon (OR)	239,102					239,102
39.	Pennsylvania (PA)	3,702,104					3,702,104
40.	Rhode Island (RI)						
41.	South Carolina (SC)	2,069,497					2,069,497
42.	South Dakota (SD)	14,811					14,811
43.	Tennessee (TN)	1,434,147					1,434,147
44.	Texas (TX)	11,870,198					11,870,198
45.	Utah (UT)	14,649					14,649
46.	Vermont (VT)	2,948					2,948
47.	Virginia (VA)	654,531					654,531
48.	Washington (WA)	51,441					51,441
49.	West Virginia (WV)	231,839					231,839
50.	Wisconsin (WI)	3,199,815					3,199,815
51.	Wyoming (WY)	4,450					4,450
52.	American Samoa (AS)						
53.	Guam (GU)						
54.	Puerto Rico (PR)	1,082					1,082
55.	U.S. Virgin Islands (VI)						
56.	Northern Mariana Islands (MP)						
57.	Canada (CAN)						
58.	Aggregate other alien (OT)	139					139
59.	TOTALS	67,653,513					67,653,513

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Comp- any Code	Federal ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domic- iliary Loca- tion	Rela- tion- ship to Report- ing Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	*
.....	0	01-0590801 .....	.....	.....	.....	Unity Financial Insurance Group, LLC .....	.. DE ..	.. UDP ..	Hardy, LLC .....	.....	100.0	.....	.....
0	63819	23-1640528 .....	.....	.....	.....	Unity Financial Life Insurance Company .....	.. OH ..	.. UDP ..	Unity Financial Insurance Group, LLC .....	.....	100.0	.....	.....
0	0	72-1506870 .....	.....	.....	.....	Hardy LLC .....	.. DE ..	.. UIP ..	Hardy Family .....	.....	100.0	.....	.....
.....	00000	46-3425788 .....	.....	.....	.....	Unity Funding Company, LLC .....	.. OH ..	.. NIA ..	Unity Financial Insurance Group, LLC .....	.....	100.0	.....	.....

Asterisk	Explanation
0000001	.....

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/(Disburse- ments) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
63819	01-0590801	UNITY FINANCIAL INSURANCE GROUP, LLC	719,000								719,000	
	23-1640528	UNITY FINANCIAL LIFE INS CO	(719,000)								(719,000)	
	01-0590801	UNITY FINANCIAL INSURANCE GROUP, LLC		(25,000)							(25,000)	
	46-3425788	UNITY FUNDING COMPANY, LLC		25,000							25,000	
	01-0590801	UNITY FINANCIAL INSURANCE GROUP, LLC	(177,000)								(177,000)	
	72-1506870	HARDY, LLC	177,000								177,000	
9999999 Control Totals									X X X			

Schedule Y Part 2 Explanation:

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES

	Response
The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.	
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	Yes
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	Yes
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	Yes
4. Will an Actuarial opinion be filed by March 1?	Yes
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	Yes
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	Yes
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	Yes
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	Yes
JUNE FILING	
9. Will an audited financial report be filed by June 1?	Yes
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	Yes
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	Yes
The following supplemental reports are required to be filed as part of your annual 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 it is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.	
MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	No
16. Will the actuarial opinion on non-guaranteed elements as required in Interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	Yes
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	No
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	No
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	No
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	No
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	No
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	No
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	No
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	No
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	No
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	No
27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	No
28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	No
29. Will the Actuarial Certification Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	No
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	No
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	No
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	No
33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	No
34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	No
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	Yes
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	No
37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	No
38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	No
39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	No
APRIL FILING	
40. Will the Long-Term Care Experience Reporting Forms be file with the state of domicile and the NAIC by April 1?	No
41. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	No
42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	Yes
43. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	No
44. Will the Analysis of Annuity Operations by Line of Business be filed with the state of domicile and the NAIC by April 1?	No
45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	No
46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	No
47. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	No

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

No

Explanations:

Bar Codes:

Schedule SIS



Medicare Supplement Insurance Experience Exhibit



Trusteed Surplus Statement



Actuarial Opinion on Participating and Non-Participating Policies



Actuarial Opinion on X-Factors



Separate Accounts Funding Guaranteed Minimum Benefits Actuarial Opinion



Synthetic Guaranteed Investment Contracts Actuarial Opinion



Reasonableness 1 - Assumptions



Reasonableness 2 - Consistency



Reasonableness 3 - Implied Guarantee



Reasonableness 4 - Ave. Market Value



Reasonableness 5 - Market Value



C-3 RBC Certifications required under C-3 Phase I



C-3 RBC Certifications required under C-3 Phase II



Actuarial Certifications related to Annuity Nonforeiture Ongoing Compliance



Actuarial Opion required by the Modified Guaranteed Annuity Model Reg



Act Cert Rel to Hedging req by Actuarial Guideline XLIII



Fin Off Cert Rel to Clearly Def Hedging Strat req by Act Guid XLIII



Mgt Cert That the Val Reflects Mgt's Intent req by Act Guid XLIII



Act Cert Related to the Reserves required by Actuarial Guideling XLIII



Actuarial Certification regarding the use of 2001 Preferred Class Tables



Worker's Compensation Carve-out Supplement



Medicare Part D Coverage Supplement



Approval for Relief related to five-year rotation for lead Audit Partner



Approval for Relief related to one-year cooling off period for inde. CPA



Approval for Relief related to Require. for Audit Committees



LTC Supplemental Interrogatories



Interest Sensitive Life Insurance Products Report



Accident and Health Policy Experience Exhibit

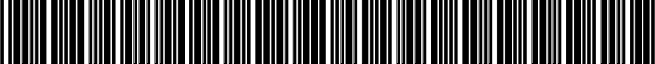


Analysis of Annuity Operations by Lines of Business



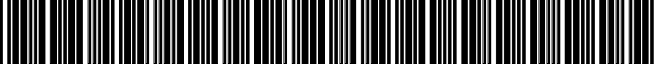
SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES (continued)

Analysis of Increase in Annuity Reserves During the Year



63819201351500000 2013 Document Code: 515

Supplemental Health Care Exhibit



63819201321600000 2013 Document Code: 216

Supplemental Health Care Exhibit's Expense Allocation Report



63819201321700000 2013 Document Code: 217

Management's Report of Internal Control over Financial Reporting



63819201322300000 2013 Document Code: 223



SCHEDULE O SUPPLEMENT

For the Year Ended December 31, 2013

(To Be Filed By March 1)

Of the UNITY FINANCIAL LIFE INSURANCE COMPANY

Address (City, State, Zip Code): Cincinnati, OH 45241

NAIC Group Code: NAIC Company Code: 63819 Employer's ID Number: 23-1640528

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2009	2 2010	3 2011	4 2012	5 2013(a)
1. Prior					
2. 2009					
3. 2010	X X X				
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	X X X		
6. 2013	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior					
2. 2009					
3. 2010	X X X				
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	X X X		
6. 2013	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior					
2. 2009					
3. 2010	X X X				
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	X X X		
6. 2013	X X X	X X X	X X X	X X X	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O SUPPLEMENT (Continued)

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. Prior					
2. 2009					
3. 2010	X X X				
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	X X X		
6. 2013	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior					
2. 2009					
3. 2010	X X X				
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	X X X		
6. 2013	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior					
2. 2009					
3. 2010	X X X				
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	X X X		
6. 2013	X X X	X X X	X X X	X X X	

SCHEDULE O SUPPLEMENT (Continued)

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. 2009				X X X	X X X
2. 2010	X X X				X X X
3. 2011	X X X	X X X			
4. 2012	X X X	X X X	X X X		
5. 2013	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. 2009				X X X	X X X
2. 2010	X X X				X X X
3. 2011	X X X	X X X			
4. 2012	X X X	X X X	X X X		
5. 2013	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. 2009				X X X	X X X
2. 2010	X X X				X X X
3. 2011	X X X	X X X			
4. 2012	X X X	X X X	X X X		
5. 2013	X X X	X X X	X X X	X X X	

SCHEDULE O SUPPLEMENT (Continued)

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. 2009					
2. 2010	X X X				
3. 2011	X X X	X X X			
4. 2012	X X X	X X X	X X X		
5. 2013	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. 2009					
2. 2010	X X X				
3. 2011	X X X	X X X			
4. 2012	X X X	X X X	X X X		
5. 2013	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. 2009					
2. 2010	X X X				
3. 2011	X X X	X X X			
4. 2012	X X X	X X X	X X X		
5. 2013	X X X	X X X	X X X	X X X	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial life	Other		5
2. Ordinary life	Other		223
3. Individual annuity			
4. Supplementary contracts			
5. Credit life			
6. Group life	Other		960
7. Group annuities			
8. Group accident and health			
9. Credit accident and health			
10. Other accident and health			
11. TOTAL			1,188

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