



ANNUAL STATEMENT

For the Year Ended December 31, 2014

of the Condition and Affairs of the

Consumers Life Insurance Company

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

NAIC Company Code..... 62375

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

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

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

Commenced Business..... October 3, 1955

Statutory Home Office

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

Main Administrative Office

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

216-687-7000

(Area Code) (Telephone Number)

Mail Address

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

Primary Location of Books and Records

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

216-687-7000

(Area Code) (Telephone Number)

Internet Web Site Address

www.ConsumersLife.com

Statutory Statement Contact

Sharon Matonis
(Name)
Sharon.Matonis@medmutual.com
(E-Mail Address)

216-687-6049

(Area Code) (Telephone Number) (Extension)

216-360-4073

(Fax Number)

OFFICERS

Name	Title
1. Richard Alan Chircosta	President & CEO
3. Raymond Karl Mueller	Treasurer

Name	Title
2. Steffany Matticola Larkins	Secretary
4.	

Title

OTHER

DIRECTORS OR TRUSTEES

James Charles Cellura
Raymond Karl Mueller

Jared Paul Chaney

Richard Alan Chircosta

Steffany Matticola Larkins

State of..... Ohio
County of.... Cuyahoga

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

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

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

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

Subscribed and sworn to before me

This _____ day of _____ 2015

a. Is this an original filing?

Yes [X] No []

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	17,097,601		17,097,601	17,785,355
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....9,667,159, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$....955,309, Schedule DA).....	10,622,468		10,622,468	1,935,348
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	27,720,069	0	27,720,069	19,720,703
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	221,981		221,981	246,294
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,149,703		2,149,703	2,142,345
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	75,285		75,285	5,352,375
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....	1,119,360	14,000	1,105,360	872,251
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	463,187
19. Guaranty funds receivable or on deposit.....	1,448,560		1,448,560	1,530,655
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	77,191	77,191	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	3,498,629		3,498,629	7,241,547
24. Health care (\$....1,000) and other amounts receivable.....	1,000	1,000	0	836,990
25. Aggregate write-ins for other than invested assets.....	324,663	95,463	229,200	1,301,757
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	36,636,441	187,654	36,448,787	39,708,104
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	36,636,441	187,654	36,448,787	39,708,104

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Prepaid Assets.....	55,417	55,417	0	
2502. Other Assets.....	29,000	29,000	0	
2503. Premium Tax Recoverable.....	229,200		229,200	869,371
2598. Summary of remaining write-ins for Line 25 from overflow page.....	11,046	11,046	0	432,386
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	324,663	95,463	229,200	1,301,757

Consumers Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$....1,195,500 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,195,500	1,260,000
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	877,000	852,000
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	3,905,545	3,376,379
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	(50,000)	1,389,000
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$....112,846 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	450,775	223,834
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$....7,171,001 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	7,171,001	4,836,421
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$....371,000 ceded.....	371,000	2,733,827
9.4 Interest Maintenance Reserve (IMR, Line 6).....		
10. Commissions to agents due or accrued - life and annuity contracts \$....96,525, accident and health \$....43,575 and deposit-type contract funds \$.....0.....	140,100	532,443
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	330,629	494,920
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	1,800,119	3,373,370
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	284,969	542,989
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	1,683	6,412
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....		572
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	32,087	27,521
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....	47,395	
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	168,522	387,656
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	16,726,325	20,037,344
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	16,726,325	20,037,344
29. Common capital stock.....	1,600,000	1,600,000
30. Preferred capital stock.....	0	0
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	36,633,368	35,925,250
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(18,510,906)	(17,854,490)
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 ....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	18,122,462	18,070,760
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	19,722,462	19,670,760
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	36,448,787	39,708,104

DETAILS OF WRITE-INS

2501. Unclaimed Funds.....	164,497	73,517
2502. Other Liabilities.....	4,025	314,139
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	168,522	387,656
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

Consumers Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	25,914,233	60,938,349
2. Considerations for supplementary contracts with life contingencies	257,584	255,407
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,085	
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)		
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	110,485	2,384,387
9. Totals (Lines 1 to 8.3)	26,282,302	63,579,228
10. Death benefits	16,365,165	14,431,396
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	5,460,665	23,346,027
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts		
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(39,500)	(2,761,000)
20. Totals (Lines 10 to 19)	21,786,330	35,016,423
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,779,052	11,477,886
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	2,457,345	12,285,807
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	620,937	2,671,392
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	107,510	552,500
28. Totals (Lines 20 to 27)	26,751,174	62,004,008
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(468,872)	1,575,220
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(468,872)	1,575,220
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	899,604	371,395
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(1,368,476)	1,203,825
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR)		
35. Net income (Line 33 plus Line 34)	(1,368,476)	1,203,825
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	19,670,760	12,948,315
37. Net income (Line 35)	(1,368,476)	1,203,825
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		(156,689)
41. Change in nonadmitted assets	538,648	682,059
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(4,566)	(6,750)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	708,118	5,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	177,978	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	51,702	6,722,445
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	19,722,462	19,670,760

DETAILS OF WRITE-INS

08.301. Other Income	110,485	2,384,387
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	110,485	2,384,387
2701. Other Expense	107,510	552,500
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	107,510	552,500
5301. Correction of Error	177,978	
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	177,978	0

Consumers Life Insurance Company

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	26,105,569	62,871,203
2. Net investment income.....	672,347	598,483
3. Miscellaneous income.....	110,485	2,384,387
4. Total (Lines 1 through 3).....	26,888,401	65,854,073
5. Benefit and loss related payments.....	17,458,574	40,847,186
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	7,389,937	27,407,457
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	200,000	(354,994)
10. Total (Lines 5 through 9).....	25,048,511	67,899,649
11. Net cash from operations (Line 4 minus Line 10).....	1,839,890	(2,045,576)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	7,225,000	1,875,000
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	7,225,000	1,875,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	6,931,522	3,941,563
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	6,931,522	3,941,563
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	293,478	(2,066,563)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		5,000,000
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	6,553,752	(8,188,142)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	6,553,752	(3,188,142)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	8,687,120	(7,300,281)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	1,935,348	9,235,629
19.2 End of year (Line 18 plus Line 19.1).....	10,622,468	1,935,348

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

20,0001
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	25,914,233		289,311				19,957,697		4,965,063		702,162	
2. Considerations for supplementary contracts with life contingencies.....	0											
3. Net investment income.....	257,584		2,876				198,377		49,352		6,979	
4. Amortization of Interest Maintenance Reserve (IMR).....	0											
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	0											
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	110,485	0	0	0	0	0	0	110,485	0	0	0	
9. Totals (Lines 1 to 8.3).....	26,282,302	0	292,187	0	0	0	20,156,074	0	5,124,900	0	709,141	0
10. Death benefits.....	16,365,165		385,000				15,980,165					
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	0											
13. Disability benefits and benefits under accident and health contracts.....	5,460,665											
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	0											
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	0											
18. Payments on supplementary contracts with life contingencies.....	0											
19. Increase in aggregate reserves for life and accident and health contracts.....	(39,500)		4,500				(69,000)		25,000			
20. Totals (Lines 10 to 19).....	21,786,330	0	389,500	0	0	0	15,911,165	0	5,070,014	0	415,651	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	1,779,052		65,322				1,455,029		213,260		45,441	
22. Commissions and expense allowances on reinsurance assumed.....	0											
23. General insurance expenses.....	2,457,345		10,860				1,938,418		(497,119)		1,005,186	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	620,937		3,890				388,569		112,523		115,955	
25. Increase in loading on deferred and uncollected premiums.....	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	107,510	0	0	0	0	0	0	0	0	0	107,510	0
28. Totals (Lines 20 to 27).....	26,751,174	0	469,572	0	0	0	19,693,181	0	4,898,678	0	1,689,743	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(468,872)	0	(177,385)	0	0	0	462,893	0	226,222	0	(980,602)	0
30. Dividends to policyholders.....	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(468,872)	0	(177,385)	0	0	0	462,893	0	226,222	0	(980,602)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	899,604		341,850				(890,608)		(440,806)		1,889,168	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(1,368,476)	0	(519,235)	0	0	0	1,353,501	0	667,028	0	(2,869,770)	0

DETAILS OF WRITE-INS

08.301. Other Income.....	110,485								110,485			
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	110,485	0	0	0	0	0	0	0	110,485	0	0	0
2701. Other Expense.....	107,510										107,510	
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	107,510	0	0	0	0	0	0	0	0	0	107,510	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year.....	1,260,000		83,000				1,177,000				
2. Tabular net premiums or considerations.....	980,868		202,518				778,350				
3. Present value of disability claims incurred.....	264,000				XXX		264,000				
4. Tabular interest.....	34,230		7,437				26,793				
5. Tabular less actual reserve released.....	0										
6. Increase in reserve on account of change in valuation basis.....	0										
7. Other increases (net).....	32,774		32,774								
8. Totals (Lines 1 to 7).....	2,571,872	0	325,729	0	0	0	2,246,143	0			
9. Tabular cost.....	1,015,098		209,955		XXX		805,143				
10. Reserves released by death.....	333,000		XXX	XXX			333,000	XXX			
11. Reserves released by other terminations (net).....	28,274		28,274								
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0										
13. Net transfers to or (from) Separate Accounts.....	0										
14. Total deductions (Lines 9 to 13).....	1,376,372	0	238,229	0	0	0	1,138,143	0			
15. Reserve December 31, current year.....	1,195,500	0	87,500	0	0	0	1,108,000	0			

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....53,802	44,789
1.1 Bonds exempt from U.S. tax.....	(a).....	
1.2 Other bonds (unaffiliated).....	(a).....265,629	250,316
1.3 Bonds of affiliates.....	(a).....	
2.1 Preferred stocks (unaffiliated).....	(b).....	
2.11 Preferred stocks of affiliates.....	(b).....	
2.2 Common stocks (unaffiliated).....	(b).....	
2.21 Common stocks of affiliates.....	(b).....	
3. Mortgage loans.....	(c).....	
4. Real estate.....	(d).....	
5. Contract loans.....		
6. Cash, cash equivalents and short-term investments.....	(e).....372	385
7. Derivative instruments.....	(f).....	
8. Other invested assets.....		
9. Aggregate write-ins for investment income.....	0	0
10. Total gross investment income.....	319,803	295,490
11. Investment expenses.....	(g).....37,906	
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g).....	
13. Interest expense.....	(h).....	
14. Depreciation on real estate and other invested assets.....	(i).....0	0
15. Aggregate write-ins for deductions from investment income.....		
16. Total deductions (Lines 11 through 15).....		37,906
17. Net investment income (Line 10 minus Line 16).....		257,584

DETAILS OF WRITE-INS

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

- (a) Includes \$....1,072 accrual of discount less \$....395,348 amortization of premium and less \$....26,434 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

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

DETAILS OF WRITE-INS

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

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

	1 Total	2 Industrial Life	Ordinary			5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	6 Life Insurance		7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected.....	0											
2. Deferred and accrued.....	0											
3. Deferred, accrued and uncollected:												
3.1 Direct.....	0											
3.2 Reinsurance assumed.....	0											
3.3 Reinsurance ceded.....	0											
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0	
4. Advance.....	0											
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0	
6. Collected during year:												
6.1 Direct.....	39,359			39,359								
6.2 Reinsurance assumed.....	0											
6.3 Reinsurance ceded.....	0											
6.4 Net.....	39,359	0	39,359	0	0	0	0	0	0	0	0	
7. Line 5 + Line 6.4.....	39,359	0	39,359	0	0	0	0	0	0	0	0	
8. Prior year (uncollected + deferred and accrued - advance).....	0											
9. First year premiums and considerations:												
9.1 Direct.....	39,359			39,359								
9.2 Reinsurance assumed.....	0											
9.3 Reinsurance ceded.....	0											
9.4 Net (Line 7 - Line 8).....	39,359	0	39,359	0	0	0	0	0	0	0	0	
SINGLE												
10. Single premiums and considerations:												
10.1 Direct.....	0											
10.2 Reinsurance assumed.....	0											
10.3 Reinsurance ceded.....	0											
10.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	
RENEWAL												
11. Uncollected.....	2,149,703			20,506			1,552,718		531,127		45,352	
12. Deferred and accrued.....	(7,542,002)						(7,332,002)		(210,000)			
13. Deferred, accrued and uncollected:												
13.1 Direct.....	(5,021,299)			20,506			(5,618,284)		531,127		45,352	
13.2 Reinsurance assumed.....	0											
13.3 Reinsurance ceded.....	371,000						161,000		210,000			
13.4 Net (Line 11 + Line 12).....	(5,392,299)	0	20,506	0	0	0	(5,779,284)	0	321,127	0	45,352	
14. Advance.....	450,775			6,280			331,649		80,779		32,067	
15. Line 13.4 - Line 14.....	(5,843,074)	0	14,226	0	0	0	(6,110,933)	0	240,348	0	13,285	
16. Collected during year:												
16.1 Direct.....	32,962,378			236,657			23,239,892		8,694,126		791,703	
16.2 Reinsurance assumed.....	0											
16.3 Reinsurance ceded.....	6,896,168						1,984,485		4,509,869		401,814	
16.4 Net.....	26,066,210	0	236,657	0	0	0	21,255,407	0	4,184,257	0	389,889	
17. Line 15 + Line 16.4.....	20,223,136	0	250,883	0	0	0	15,144,474	0	4,424,605	0	403,174	
18. Prior year (uncollected + deferred and accrued - advance).....	(5,651,738)		931				(4,813,223)	0	(540,458)		(298,988)	
19. Renewal premiums and considerations:												
19.1 Direct.....	30,408,214			249,952			21,931,972		7,524,128		702,162	
19.2 Reinsurance assumed.....	0											
19.3 Reinsurance ceded.....	4,533,340						1,974,275		2,559,065			
19.4 Net (Line 17 - Line 18).....	25,874,874	0	249,952	0	0	0	19,957,697	0	4,965,063	0	702,162	
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct.....	30,447,573	0	289,311	0	0	0	21,931,972	0	7,524,128	0	702,162	
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	
20.3 Reinsurance ceded.....	4,533,340	0	0	0	0	0	1,974,275	0	2,559,065	0	0	
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	25,914,233	0	289,311	0	0	0	19,957,697	0	4,965,063	0	702,162	

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0										
22. All other.....	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	0										
23.2 Reinsurance assumed.....	0										
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	0										
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	0										
25.2 Reinsurance assumed.....	0										
25.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	108,473		15,879			87,287		5,307			
28. Single.....	0										
29. Renewal.....	1,670,579		49,443			1,367,742		207,953		45,441	
30. Deposit-type contract funds.....	0										
31. Totals (to agree with Page 6, Line 21).....	1,779,052	0	65,322	0	0	1,455,029	0	213,260	0	45,441	0

Consumers Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5 Investment	6 Total		
	1 Life	Accident and Health					
	2 Cost Containment	3 All Other	4 All Other Lines of Business				
1. Rent.....	78,879		121,166		200,045		
2. Salaries and wages.....	1,328,702	.258,131	.933,976		2,520,809		
3.11 Contributions for benefit plans for employees.....	307,392	.31,575	.248,357		587,324		
3.12 Contributions for benefit plans for agents.....					0		
3.21 Payments to employees under non-funded benefit plans.....					0		
3.22 Payments to agents under non-funded benefit plans.....					0		
3.31 Other employee welfare.....	243		12,516		12,759		
3.32 Other agent welfare.....					0		
4.1 Legal fees and expenses.....		.2	3,166		3,168		
4.2 Medical examination fees.....					0		
4.3 Inspection report fees.....					0		
4.4 Fees of public accountants and consulting actuaries.....	39,872		9,269		49,141		
4.5 Expense of investigation and settlement of policy claims.....					0		
5.1 Traveling expenses.....	11,997	1,071	11,293		24,361		
5.2 Advertising.....	1,466		9,188		10,654		
5.3 Postage, express, telegraph and telephone.....	11,633	.3,383	.30,919		45,935		
5.4 Printing and stationery.....	.3	.308	12,032		12,343		
5.5 Cost or depreciation of furniture and equipment.....	13,241	.158	15,067		28,466		
5.6 Rental of equipment.....					0		
5.7 Cost or depreciation of EDP equipment and software.....	45,854	.3,515	22,123		71,492		
6.1 Books and periodicals.....	1,271	.284	5,435		6,990		
6.2 Bureau and association fees.....	4,164	.244	3,779		8,187		
6.3 Insurance, except on real estate.....			1,969		1,969		
6.4 Miscellaneous losses.....					0		
6.5 Collection and bank service charges.....				34,460	34,460		
6.6 Sundry general expenses.....					0		
6.7 Group service and administration fees.....					0		
6.8 Reimbursements by uninsured plans.....			(1,556,149)		(1,556,149)		
7.1 Agency expense allowance.....					0		
7.2 Agents' balances charged off (less \$.....0 recovered).....					0		
7.3 Agency conferences other than local meetings.....					0		
9.1 Real estate expenses.....					0		
9.2 Investment expenses not included elsewhere.....				3,446	3,446		
9.3 Aggregate write-ins for expenses.....	104,561	.110,381	.214,909	0	429,851		
10. General expenses Incurred.....	1,949,278	.409,052	.99,015	.0	37,906 (a).....2,495,251		
11. General expenses unpaid December 31, prior year.....	176,168	.60,254	.250,575		7,923.....494,920		
12. General expenses unpaid December 31, current year.....	195,763	.16,612	.114,157		4,097.....330,629		
13. Amounts receivable relating to uninsured plans, prior year.....			.909,971		909,971		
14. Amounts receivable relating to uninsured plans, current year.....			.1,119,360		1,119,360		
15. General expenses paid during year (Lines 10+11-12-13+14).....	1,929,683	.452,694	.444,822	0	41,732.....2,868,931		

DETAILS OF WRITE-INS

09.301. Access Fees.....		83,191			83,191
09.302. Vendor Services.....	104,561	.27,190	.214,909		.346,660
09.303.....					0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	104,561	.110,381	.214,909	0	429,851

(a) Includes management fees of \$.....1,520,812 to affiliates and \$.....0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....		.82,565	.178,272		.260,837
3. State taxes on premiums.....		.309,894	.69,055		.378,949
4. Other state taxes, including \$.....0 for employee benefits.....			(18,111)		(18,111)
5. U.S. Social Security taxes.....					0
6. All other taxes.....			(738)		(738)
7. Taxes, licenses and fees incurred.....		.392,459	.228,478	0	.620,937
8. Taxes, licenses and fees unpaid December 31, prior year.....		.494,925	.2,878,445		.3,373,370
9. Taxes, licenses and fees unpaid December 31, current year.....		.341,041	.1,459,078		.1,800,119
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....		.546,343	.1,647,845	0	.2,194,188

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

DETAILS OF WRITE-INS

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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 01 CSO - 4% CRVM ALB.....	.....51,700	.....	.....51,700	.....	.....
0100002. 01 CSO - 3.5% CRVM ALB.....	.....35,800	.....	.....35,800	.....	.....
0199997. Totals (Gross).....	.....87,500	.....0	.....87,500	.....0	.....0
0199999. Totals (Net).....	.....87,500	.....0	.....87,500	.....0	.....0
Disability - Disabled Lives:					
0600001. 05 GTLW - 3.5% ALB.....	.....21,000	.....	.....	.....	.....21,000
0600002. 05 GTLW - 2.5% ALB.....	.....21,000	.....	.....	.....	.....21,000
0600003. 05 GTLW - 1.5% ALB.....	.....1,351,000	.....	.....	.....	.....1,351,000
0699997. Totals (Gross).....	.....1,393,000	.....0	.....0	.....0	.....1,393,000
0699998. Reinsurance ceded.....	.....285,000	.....	.....	.....	.....285,000
0699999. Totals (Net).....	.....1,108,000	.....0	.....0	.....0	.....1,108,000
9999999. Totals (Net) - Page 3, Line 1.....	.....1,195,500	.....0	.....87,500	.....0	.....1,108,000

Consumers Life Insurance Company
EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No [X]
- 1.2 If not, state which kind is issued
non-participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No [X]
- 2.2 If not, state which kind is issued
non-participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions. Yes [] No [X]
- 
 * 6 2 3 7 5 2 0 1 4 3 7 0 0 0 0 0 *
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [] No [X]
- 4.1 Amount of insurance: \$.....
- 4.2 Amount of reserve: \$.....
- 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during year: \$.....
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$.....
- 7.4 Identify where the reserves are reported in the blank.
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [] No [X]
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$.....
- 8.2 State the amount of reserves established for this business: \$.....
- 8.3 Identify where the reserves are reported in the blank.
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$.....
- 9.2 State the amount of reserves established for this business: \$.....
- 9.3 Identify where the reserves are reported in the blank.

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non- Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	0								
2. Additional contract reserves (a).....	0								
3. Additional actuarial reserves - Asset/Liability analysis.....	0								
4. Reserve for future contingent benefits.....	0								
5. Reserve for rate credits.....	0								
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded.....	0								
9. Totals (Net).....	0	0	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	9,630,000	9,630,000							
11. Additional actuarial reserves - Asset/Liability analysis.....	0								
12. Reserve for future contingent benefits.....	0								
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	9,630,000	9,630,000	0	0	0	0	0	0	0
15. Reinsurance ceded.....	8,753,000	8,753,000							
16. Totals (Net).....	877,000	877,000	0	0	0	0	0	0	0
17. TOTALS (Net).....	877,000	877,000	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST.....	0								

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

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

NONE

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	1,534,825						1,534,825				
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	341,280						341,280				
2.24 Net.....	1,193,545	0	(b).....0	(b).....0	0	(b).....0	(b).....1,193,545	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	2,770,000		14,000				2,806,000		(36,667)		(13,333)
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	108,000						108,000				
3.4 Net.....	2,662,000	0	(b).....14,000	(b).....0	0	(b).....0	(b).....2,698,000	0	(b).....(36,667)	(b).....0	(b).....(13,333)
4. Totals:											
4.1 Direct.....	4,304,825	0	14,000	0	0	0	4,340,825	0	(36,667)	0	(13,333)
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	449,280	0	0	0	0	0	449,280	0	0	0	0
4.4 Net.....	3,855,545	(a).....0	(a).....14,000	0	0	0	(a).....3,891,545	0	(36,667)	0	(13,333)

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

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

Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....1,108,000,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$....877,000, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

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

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

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	31,733,969			.384,000					13,384,186		1,324,216
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	9,148,146								7,132,906		675,831
1.4 Net.....	(d) 22,585,823	0	.384,000	0	0	0	15,302,158	0	6,251,280	0	648,385
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	4,304,825	0	14,000	0	0	0	4,340,825	0	(36,667)	0	(13,333)
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	449,280	0	0	0	0	0	449,280	0	0	0	0
2.4 Net.....	3,855,545	0	14,000	0	0	0	3,891,545	0	(36,667)	0	(13,333)
3. Amounts recoverable from reinsurers Dec. 31, current year.....	75,285						75,285				
4. Liability December 31, prior year:											
4.1 Direct.....	10,999,250		13,000				3,789,250		6,060,229		1,136,771
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	6,233,871						425,871		4,890,630		917,370
4.4 Net.....	4,765,379	0	13,000	0	0	0	3,363,379	0	1,169,599	0	219,401
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	225,126						225,126				
6. Incurred benefits:											
6.1 Direct.....	.25,039,544	0	.385,000	0	0	0	17,193,142	0	7,287,290	0	174,112
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	3,213,714	0	0	0	0	0	1,212,977	0	2,242,276	0	(241,539)
6.4 Net.....	21,825,830	0	.385,000	0	0	0	15,980,165	0	5,045,014	0	415,651

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

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

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....	14,000	37,720	23,720
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....		5,124	5,124
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....	77,191	93,442	16,251
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....	1,000	480,782	479,782
25. Aggregate write-ins for other than invested assets.....	95,463	114,360	18,897
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	187,654	731,428	543,774
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	187,654	731,428	543,774

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid Assets.....	55,417	78,960	23,543
2502. Other Assets.....	29,000	29,000	0
2503. Other Receivables.....	11,046	6,400	(4,646)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	95,463	114,360	18,897

NOTES TO FINANCIAL STATEMENTS

Dollars are in thousands

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

	State of Domicile	2014	2013
NET INCOME			
(1) Consumers Life Insurance Company state basis (Page 4, Line 35, Columns 1 & 2)	OH	\$ (1,369)	\$ 1,204
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 2 3 = 4)	OH	\$ (1,369)	\$ 1,204
SURPLUS			
(5) Consumers Life Insurance Company state basis (Page 3, line 37, Columns 1 & 2)	OH	\$ 19,722	\$ 19,671
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 6 7 = 8)	OH	\$ 19,722	\$ 19,671

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

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

C. Accounting Policy

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

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

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

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

For GAAP, when a decline in the fair value is other than temporary, the difference between the security's fair value and carrying value (amortized cost) must be realized in earnings if the Company has the intent to sell the security or does not have the intent and ability to hold the security until recovery of the carrying value. If the Company does not intend to sell the security and it is more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis, the other-than-temporary impairment (OTTI) would be separated into (a) the amount representing the credit loss and (b) the amount related to all other factors. The amount of the total OTTI related to the credit loss would be recognized in earnings. The amount of the total OTTI related to other factors would be recognized in other comprehensive income.

Nonadmitted Assets Certain assets designated as nonadmitted, principally deferred tax assets, furniture and equipment, certain accounts receivable, prepaid expenses and other assets not specifically identified as an admitted asset in the NAIC's *Accounting Practices and Procedures Manual*, are excluded from the statutory-basis balance sheets and are charged directly to capital and surplus. Under GAAP, such assets are included in the balance sheets. Capital and surplus was reduced by nonadmitted assets of \$194 and \$731 at December 31, 2014 and 2013, respectively.

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

Other significant accounting practices are as follows:

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

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

Other-Than-Temporary Impairment The Company reviews the values of the Company's investments on a quarterly basis. If the value of the investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been less than the amortized cost basis.
- The Company's ability and intent to hold the security long enough for it to recover its value.
- A significant deterioration in the earning performance, credit rating, asset quality or business prospects of the investee.
- A significant adverse change in the regulatory, economic, or technological environment of the investee.
- Factors that raise significant concerns about the investee's ability to continue as a going concern such as negative cash flows from operations, working capital deficiencies, or noncompliance with statutory capital requirements or debt covenants.

Premiums Premiums are earned and recorded, net of amounts assumed and ceded under reinsurance agreements, pro rata over the period for which coverage is provided. Uncollected premiums include uncollected amounts from insured individuals and groups and are reported net of an allowance for amounts deemed uncollectible. Premium payments received prior to the period of coverage are classified as advance premiums.

The Company is subject to experience refund agreements with certain life insurance customers whereby life insurance premiums may be refunded based upon the loss experience of the customer. These retrospective premium adjustments are recognized as adjustments to earned premium in the period in which it is determined that adjustments are required. Total net premiums subject to retrospective rating features in 2014 and 2013 was approximately \$7,698 and \$6,791, respectively, which represents 28% and 24%, respectively, of the Company's net earned life and disability insurance premiums. As of December 31, 2014 and 2013, the Company recognized a liability of \$7,171 and \$4,836, respectively, to refund premiums to customers. Net earned premiums for the years ended December 31, 2014 and 2013, have been reduced by \$2,424 and \$3,425, respectively, due to the experience refund agreements.

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

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

Federal Medical Loss Ratio Rebate In 2013, the Company was subject to the ACA, which requires the payment of rebates to eligible policyholders or enrollees when the amounts paid for healthcare benefits and quality improvement initiatives fall below specified thresholds. Separate calculations were performed for each state and by employer group size (individual, small group, and large group). The Company did not incur or pay any federal medical loss ratio rebates in 2013. The Company had no business subject to the medical loss ratio rebate requirement of the ACA in 2014.

Income Taxes Changes to liabilities for uncertain tax positions are recorded as income tax expense in the accompanying statement of operations. The total liability for uncertain tax positions at December 31, 2014 and 2013, was \$3 and \$155, respectively. The Company does not expect any significant changes in its uncertain tax positions in 2015.

NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

In 2014, the Company identified an error in the calculation of the federal income tax expenses and settlement of taxes with the Parent. The effect of the error was to overstate total assets and total liabilities by \$363 and \$542, respectively, and underestimate total capital and surplus by \$179 at December 31, 2013. For the year ended December 31, 2013, net income was overstated by \$340. In accordance with SSAP No. 3, the Company recorded the correction of this error directly in capital and surplus in 2014.

NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL

Items (A) (D) Not applicable

NOTES TO FINANCIAL STATEMENTS**NOTE 4 – DISCONTINUED OPERATIONS**

Amounts related to the discontinued operations for the individual and group medical insurance business are as follows:

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

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

Separate amounts related to the discontinued operations for 2014 are not disclosed as the remaining assets and liabilities, and 2014 income statement activity are not material to the overall operations of the Company.

NOTE 5 – INVESTMENTS

Items (A) (G) Not applicable

H. Restricted Assets

(1) Restricted Assets

Certain state insurance laws require the Company to maintain deposits with the respective state insurance departments in connection with the licensing requirements. The carrying amounts of these deposits at December 31, 2014 and 2013 were \$2,048 and \$2,066, respectively.

Items (2) (3) Not applicable

Items (I) (K) Not applicable

NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Items (A) (B) Not applicable

NOTE 7 – INVESTMENT INCOME

Items (A) (B) Not applicable

NOTE 8 – DERIVATIVE INSTRUMENTS

Items (A) (F) Not applicable

NOTES TO FINANCIAL STATEMENTS**NOTE 9 – INCOME TAXES**

The Company was taxed as a stock property and casualty insurance company and filed a consolidated federal income tax return with Medical Mutual of Ohio (MMO or Parent), Carolina Care Plan, and Medical Health Insuring Corporation of Ohio prior to 2014. For the tax year ended December 31, 2014 the Company will be taxed as a life insurance company and file a stand-alone federal income tax return. According to Internal Revenue Code (IRC) Section 816(a), if a company's life reserves comprise more than 50 percent of its aggregate reserves it will be taxed as a life insurance company. Prior to 2014, the Company's life reserves were less than 50 percent of its total reserves. In 2014 this test was met.

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

In 2014 the Company paid \$200 towards its stand-alone federal income tax liability. The Company received a net payment for utilization of NOLs and payment of its portion of the federal income taxes of \$18 during 2013. The Company can recover \$501 and \$0 of ordinary income tax incurred relating to 2014 and 2013 if the Company has losses in future years. At December 31, 2014, the Company had net operating loss carryforwards of approximately \$927 expiring through 2032. The Company holds no AMT credit carryforwards at December 31, 2014. The Company has no capital loss carryforwards to utilize in future years at December 31, 2014.

The Company is subject to federal income tax examinations by tax authorities for the years 2011 through 2014.

A. **Deferred Tax Assets/(Liabilities)**

1. At December 31, 2014 and 2013, there were no capital DTAs or DTLs. Components of ordinary DTAs and DTLs are as follows:

	December 31		
	2014	2013	Change
Gross deferred tax assets	\$ 4,090	\$ 4,016	\$ 74
Statutory valuation allowance	(4,067)	(3,444)	(623)
Adjusted gross deferred tax assets	23	572	(549)
Deferred tax assets nonadmitted	–	5	(5)
Subtotal net admitted deferred tax asset	23	567	(544)
Deferred tax liabilities	23	104	(81)
Net admitted deferred tax asset	\$ –	\$ 463	\$ (463)

2. The admission calculation components for the ordinary DTAs are as follows:

Description	December 31		
	2014	2013	Change
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$ 463	\$ (463)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from above) after application of the threshold limitation (the lesser of i. and ii. below):			
i. Adjusted gross deferred tax assets expected to be realized following the balance sheet date			
ii. Adjusted gross deferred tax assets allowed per limitation threshold			
Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from (a) and (b) above) offset by gross deferred tax liabilities	23	104	(81)
Deferred tax assets admitted as the result of application of SSAP No. 101	23	567	(544)
Total admitted adjusted gross deferred tax assets	23	567	(544)
Deferred tax liability	23	104	(81)
Net admitted deferred tax assets	\$	\$ 463	\$ (463)
Nonadmitted deferred tax assets	\$	\$ 5	\$ (5)

3. Other admissibility criteria for the Company are as follows:

	2014	2013
Ratio percentage used to determine recovery period and threshold limitation amounts	724%	945%
Amount of adjusted capital and surplus used to determine recovery period and threshold limitation	\$ 19,755	\$ 19,208

4. Impact of Tax Planning Strategies

Items (A) (B) Tax planning strategies had no impact on adjusted gross DTAs and net admitted DTAs.

NOTES TO FINANCIAL STATEMENTS**B. Deferred Tax Liabilities Not Recognized**

There are no temporary differences for deferred tax liabilities that are not recognized at December 31, 2014 and 2013.

C. Current and Deferred Income Taxes

1. Current income taxes incurred consisted of the following major components:

Description	December 31		Change
	2014	2013	
Current income tax expense	\$ 348	\$ 371	\$ (23)
Prior year underaccrual/(overaccrual)	552		552
Federal income taxes incurred	\$ 900	\$ 371	\$ 529

2. Deferred Tax Assets

	December 31		Change
	2014	2013	
Ordinary DTAs			
Experience rating refund	\$ 2,510	\$ 1,653	\$ 857
Net operating loss and AMT credit carryforwards	927	1,431	(504)
Deferred acquisition costs	381	346	35
Accrued premium taxes	145	141	4
Nonadmitted assets	66	222	(156)
Intangible assets	53	62	(9)
Claim and other reserves	3	61	(58)
Other	5	100	(95)
Gross ordinary DTAs	4,090	4,016	74
Statutory valuation allowance ordinary	(4,067)	(3,444)	(623)
Nonadmitted ordinary DTAs		5	(5)
Admitted ordinary DTAs	\$ 23	\$ 567	\$ (544)

3. Deferred Tax Liabilities

DTLs Resulting From Book/ Tax Differences In	December 31		Change
	2014	2013	
Ordinary DTLs			
Depreciation	\$ 23	\$ 26	\$ (3)
Other	—	78	(78)
Ordinary DTLs	23	104	(81)
Net admitted deferred tax asset	\$ —	\$ 463	\$ (463)

4. Net Deferred Income Taxes

The change in net deferred income taxes is zero in 2014 as the net deferred tax assets of \$463 at December 31, 2013 were recorded in the prior period adjustment directly to capital and surplus in 2014.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

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

Description	December 31, 2014		December 31, 2013		Effective Tax Rate	
	Amount	Tax Effect	Effective Tax Rate	Amount	Tax Effect	
(Loss) income before taxes	\$ (469)	\$ (164)	35.0%	\$ 1,575	\$ 551	35.0%
Tax-sharing expense	—	—	—	(276)	(97)	(6.1)
Permanent items	(79)	(28)	6.0	(186)	(65)	(4.1)
Change in valuation allowance	1,778	623	(132.8)	382	134	8.5
DTA adjustments	1,311	459	(97.9)			
Change in other reserves	(436)	(153)	32.6			
Change in nonadmitted assets	445	156	(33.3)			
Other	20	7	(1.5)	13	5	0.2
	\$ 2,570	\$ 900	(191.9)%	\$ 1,508	\$ 528	33.5%
Federal income taxes incurred		\$ 900	(191.9)%		\$ 371	23.6%
Change in net deferred income taxes		—	—		157	9.9%
Total statutory income taxes		\$ 900	(191.9)%		\$ 528	33.5%

NOTES TO FINANCIAL STATEMENTS**NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES**

The Company is a stock life insurance company which is wholly-owned by MMO, a mutual casualty insurance organization.

MMO provides administrative services, including billing, claims adjudication, accounting, marketing, provider relations, and management information systems to the Company in connection with an administrative services agreement. In 2014 and 2013, charges to the Company for these services totaled \$1,521 and \$9,459, respectively. These charges could vary if the administrative services were provided by an unaffiliated vendor. Amounts receivable and payable between the Company and MMO are settled within three months.

During 2014 and 2013, the Company provided life, accidental death and dismemberment, and long term disability coverage to employees of MMO and its subsidiaries, and recognized net earned premium of \$1,352 and \$1,390 for 2014 and 2013, respectively, related to such coverage.

During 2014 and 2013, commission expenses included \$94 and \$4,174, respectively, of net commissions paid to a majority-owned subsidiary of MMO Agency Management, which is an affiliate of the Company. MMO Agency Management is wholly owned by MMO.

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

NOTE 11 – DEBT

Items (A) (B) Not applicable

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

Items (A) (F) Not applicable

G. Consolidated/Holding Company Plans

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

401(k) Plan

MMO contributes 100% of the first 3% and 50% of the next 2% of compensation that a participant contributes to the 401(k) Plan. Participants in the plan immediately vest in the employer matching contributions. Matching contributions allocated to the Company totaled \$46 and \$82 in 2014 and 2013, respectively.

Horizons Plan

The Horizons Plan provides a fixed contribution to eligible employees calculated as a percentage of the employees covered compensation. Fixed contributions are calculated using percentages ranging from 3% to 8%, based on an age plus years of service-graded scale. The total expense allocated to the Company from MMO for the Horizons Plan was \$110 and \$184 in 2014 and 2013, respectively.

Postretirement Life and Health Benefits Plan

MMO sponsors a postretirement plan (the Postretirement Plan) that provides certain health care and life insurance benefits for retired employees who have attained age 55 and have provided at least ten years of service. Retiree contributions, which vary by employee age and years of service at retirement, are made only for retirees utilizing these benefits. Retiree contributions may be adjusted as the cost of health care changes. The net periodic postretirement benefit cost allocated to the Company from MMO was approximately \$36 and \$98 for 2014 and 2013, respectively. Amounts related to the present value of plan benefits are not separately calculated for the Company.

Items (H) (I) Not applicable

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

1. The Company has 50,000 shares of common stock authorized; 16,000 shares issued and outstanding. All shares have a par value of \$100.
2. The Company has no preferred stock authorized or outstanding.
3. The payment of dividends by the Company to MMO is limited and can only be made from earned profits unless prior approval is received from the Ohio Insurance Commissioner. The maximum amount of dividends that may be paid without prior approval of the Ohio Insurance Commissioner is also subject to restrictions relating to statutory surplus and net income. There were no dividends paid by the Company in 2014 or 2013.
4. Dates dividends were paid out. Not applicable.
5. Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
6. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
7. There were no advances to surplus not repaid.

NOTES TO FINANCIAL STATEMENTS

Items (8) (13) Not applicable

NOTE 14 – LIABILITIES, CONTINGENCIES AND ASSESSMENTS

Items (A) (E) Not applicable

F. All Other Contingencies

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

NOTE 15 – LEASES

Items (A) (B) Not applicable

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

Items (1) (4) Not applicable

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

Items (A) (C) Not applicable

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

A. ASO Plans

The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partially insured plans was as follows during 2014:

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ 1,556	\$ -	\$ 1,556
Total net other income or expenses (including interest paid to or received from plans)	-	-	-
Net gain or (loss) from operations	1,556	-	1,556
Total claim payment volume	\$ 22,680	\$ -	\$ 22,680

Items (B) (C) Not applicable

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

Not applicable

NOTE 20 – FAIR VALUE MEASUREMENTS

A. The Company has no assets or liabilities that are reported at fair value as of December 31, 2014.

B. Not applicable

C. Aggregate Fair Value of Financial Instrument

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 17,263	\$ 17,098	\$ -	\$ 17,263	\$ -	\$ -
Total	\$ 17,263	\$ 17,098	\$ -	\$ 17,263	\$ -	\$ -

D. Not applicable

NOTE 21 – OTHER ITEMS

Items (A) (B) Not applicable

C. Other Disclosures and Unusual Items

The Company is subject to certain Risk-Based Capital (RBC) requirements specified by the NAIC and required by the ODI. Under those requirements, the amount of capital and surplus maintained by the Company is determined based on various risk factors. At December 31, 2014, the Company meets the minimum RBC requirements.

Items (D) (G) Not applicable

NOTES TO FINANCIAL STATEMENTS**NOTE 22 – EVENTS SUBSEQUENT**

Items (A) (H) Not applicable

NOTE 23 – REINSURANCE

A. Ceded Reinsurance Report

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

In 2013, the Company ceded 80% of its accident and health business, excluding disability income products, to its Parent pursuant to a quota share reinsurance treaty. The premium subject to this agreement excludes an amount fully retained by the Company to cover administrative expenses. This agreement was terminated effective January 1, 2014. The Parent was liable for all losses that were incurred prior to the effective date of termination provided that such losses were reported to the Company on or before June 30, 2014.

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

The effects of reinsurance on earned premiums are as follows:

	Year Ended December 31	
	2014	2013
Direct premiums	\$ 30,447	\$ 130,780
Ceded premiums:		
Affiliates	–	65,243
Non-affiliates	4,533	4,599
Net premiums	<u>\$ 25,914</u>	<u>\$ 60,938</u>

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

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

	Year Ended December 31	
	2014	2013
Benefits incurred:		
Affiliates	\$ 483	\$ 77,999
Non-affiliates	2,731	2,409
Contract claims and aggregate reserves:		
Affiliates	–	5,808
Non-affiliates	9,488	7,215

Section 1 General Interrogatories

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

YES () NO (X)

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

YES () NO (X)

Section 2 Ceded Reinsurance Report Part A

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

YES () NO (X)

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

YES () NO (X)

Section 3 Ceded Reinsurance Report Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

NOTES TO FINANCIAL STATEMENTS

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

YES () NO (X)

Items (B) (D) Not applicable

NOTE 24 – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION

Items (A) (E) Not applicable

NOTE 25 – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

A \$539 deficiency in the December 31, 2013 reserves emerged in 2014 and a \$1,373 redundancy in the December 31, 2012 reserves emerged in 2013. The deviations in the year end reserves that emerged in 2014 and 2013 were due in part to the ultimate reserves developing differently as a result of higher and lower claims, respectively, than estimated.

NOTE 26 – INTERCOMPANY POOLING ARRANGEMENTS

Items (A) (G) Not applicable

NOTE 27 –STRUCTURED SETTLEMENTS

Items (A) (B) Not applicable

NOTE 28 – HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company accounts for pharmaceutical rebate receivables in accordance with SSAP No. 84, *Certain Health Care Receivables and Receivables Under Government Insured Plans* (SSAP No. 84). The admitted receivable balances as of December 31, 2014 and 2013 are \$426 and \$1,236, respectively. These amounts are comprised of the estimated pharmacy rebates for the current quarter as reported in the financial statements plus the pharmacy rebates invoiced/confirmed for the preceding quarter. Additional details are included in the table below:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Invoiced/Confirmed	Actual Rebates Collected Within 90 Days of Invoicing/Confirmation	Actual Rebates Collected Within 91 to 180 Days of Invoicing/Confirmation	Actual Rebates Collected More Than 180 Days After Invoicing/Confirmation
December 31, 2014	\$ 225	\$ 225	\$ 9		\$ 24
September 30, 2014	160	210	2	150	
June 30, 2014	150	150		180	
March 31, 2014	180	180			
December 31, 2013	479	708	671	151	
September 30, 2013	762	757	744	13	
June 30, 2013	720	836	795	41	
March 31, 2013	690	845	845		

Item (B) Not applicable

NOTE 29 – PARTICIPATING POLICIES

Not applicable

NOTE 30 – PREMIUM DEFICIENCY RESERVES

Not applicable

NOTE 31 – RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

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

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

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

Items (A) (F) Not applicable

NOTES TO FINANCIAL STATEMENTS**NOTE 33 – PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED**

Item (A) Not applicable

NOTE 34 – SEPARATE ACCOUNTS

Items (A) (C) Not applicable

NOTE 35 – LOSS/CLAIM ADJUSTMENT EXPENSES

The following table provides a reconciliation of the beginning and ending balances for reserves for contract claims and claims adjustment expenses (CAE), net of recoveries for healthcare receivables of \$1 and \$1,318 for 2014 and 2013, respectively.

	Year Ended December 31	
	2014	2013
Reserves for contract claims and CAE at beginning of year, net of reinsurance recoverables	\$ 3,566	\$ 5,469
Add provision for benefits and claims adjustment expenses (CAE), net of reinsurance, occurring in:		
Current year	22,635	45,735
Prior years	539	(1,373)
Net benefit expenses and CAE during the current year	<u>23,174</u>	<u>44,362</u>
Deduct payments for benefits and CAE, net of reinsurance, occurring in:		
Current year	18,839	41,863
Prior years	3,966	4,402
Net benefits and CAE payments during the current year	<u>22,805</u>	<u>46,265</u>
Reserves for contract claims and CAE at end of year, net of reinsurance recoverables	<u>\$ 3,935</u>	<u>\$ 3,566</u>

The reserves for contract claims and CAE at December 31, 2014 and 2013, has been reduced by \$200 and \$113, respectively, related to anticipated subrogation claims recoverable.

Consumers Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]												
If yes, complete Schedule Y, Parts 1, 1A and 2.													
1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
1.3 State regulating? <u>OHIO</u>													
2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
2.2 If yes, date of change:													
3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2009												
3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.	12/31/2009												
3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).	03/02/2011												
3.4 By what department or departments? <u>OHIO DEPARTMENT OF INSURANCE</u>													
3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]												
3.6 Have all of the recommendations within the latest financial examination report been complied with?	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]												
4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.11 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.12 renewals?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]												
4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.21 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.22 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Name of Entity</td> <td style="width: 25%; text-align: center;">2 NAIC Co. Code</td> <td style="width: 25%; text-align: center;">3 State of Domicile</td> </tr> <tr> <td colspan="3" style="height: 40px;"></td> </tr> </table>		1 Name of Entity	2 NAIC Co. Code	3 State of Domicile									
1 Name of Entity	2 NAIC Co. Code	3 State of Domicile											
6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
6.2 If yes, give full information:													
7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
7.2 If yes,													
7.21 State the percentage of foreign control% <input type="text"/>												
7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Nationality</td> <td style="width: 25%; text-align: center;">2 Type of Entity</td> </tr> <tr> <td colspan="2" style="height: 40px;"></td> </tr> </table>		1 Nationality	2 Type of Entity										
1 Nationality	2 Type of Entity												
8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
8.2 If response to 8.1 is yes, please identify the name of the bank holding company.													
8.3 Is the company affiliated with one or more banks, thrifts or securities firms?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.66%; text-align: center;">1 Affiliate Name</td> <td style="width: 16.66%; text-align: center;">2 Location (City, State)</td> <td style="width: 16.66%; text-align: center;">3 FRB</td> <td style="width: 16.66%; text-align: center;">4 OCC</td> <td style="width: 16.66%; text-align: center;">5 FDIC</td> <td style="width: 16.66%; text-align: center;">6 SEC</td> </tr> <tr> <td colspan="6" style="height: 40px;"></td> </tr> </table>		1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC						
1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC								
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?													
Ernst & Young, LLP 950 Main Avenue, Cleveland, OH 44113													
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
10.2 If the response to 10.1 is yes, provide information related to this exemption:													
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
10.4 If the response to 10.3 is yes, provide information related to this exemption:													

Consumers Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the answer to 10.5 is no or n/a, please explain.
-

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

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

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

- 12.2 If yes, provide explanation.
-

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

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

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

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

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

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

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

- 14.11 If the response to 14.1 is no, please explain.
-

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

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

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

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

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

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

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

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

PART 1 - COMMON INTERROGATORIES - FINANCIAL

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

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

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

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

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

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

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

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

PART 1 - COMMON INTERROGATORIES - FINANCIAL

- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment
 - 22.22 Amount paid as expenses
 - 22.23 Other amounts paid
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....3,501,390

PART 1 - COMMON INTERROGATORIES - INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No []
- 24.02 If no, give full and complete information relating thereto.
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.
 - 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.
 - 24.103 Total payable for securities lending reported on the liability page.
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes [X] No []
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements \$.....0
 - 25.22 Subject to reverse repurchase agreements \$.....0
 - 25.23 Subject to dollar repurchase agreements \$.....0
 - 25.24 Subject to reverse dollar repurchase agreements \$.....0
 - 25.25 Placed under option agreements \$.....0
 - 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$.....0
 - 25.27 FHLB Capital Stock \$.....0
 - 25.28 On deposit with states \$.....0
 - 25.29 On deposit with other regulatory bodies \$.....2,048,748
 - 25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$.....0
 - 25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$.....0
 - 25.32 Other \$.....0
- 25.3 For category (25.26) provide the following:
- | 1
Nature of Restriction | 2
Description | 3
Amount |
|----------------------------|------------------|-------------|
|----------------------------|------------------|-------------|

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
- If no, attach a description with this statement.

- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 27.2 If yes, state the amount thereof at December 31 of the current year:
28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

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

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

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

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

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

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

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

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

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

Consumers Life Insurance Company**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29,299. TOTAL		0

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	18,052,910	18,218,664	165,754
30.2 Preferred stocks.....			0
30.3 Totals.....	18,052,910	18,218,664	165,754

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

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

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

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

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

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

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....11,610

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

1 Name	2 Amount Paid
Milliman USA	6,485
LOMA	3,425

34.1 Amount of payments for legal expenses, if any?

\$.....0

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

1 Name	2 Amount Paid
	0

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

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

1 Name	2 Amount Paid
	0

GENERAL INTERROGATORIES**PART 2 - LIFE INTERROGATORIES**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []
- 1.2 If yes, indicate premium earned on U.S. business only \$.....702,162
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$.....0
- 1.31 Reason for excluding
-
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$.....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$.....446,161
- 1.6 Individual policies:
- Most current three years:
- | | |
|------------------------------|--------------|
| 1.61 Total premium earned | \$.....1,292 |
| 1.62 Total incurred claims | \$.....796 |
| 1.63 Number of covered lives |0 |
- All years prior to most current three years:
- | | |
|------------------------------|----------------|
| 1.64 Total premium earned | \$.....700,870 |
| 1.65 Total incurred claims | \$.....445,365 |
| 1.66 Number of covered lives |267 |
- 1.7 Group policies:
- Most current three years:
- | | |
|------------------------------|----------|
| 1.71 Total premium earned | \$.....0 |
| 1.72 Total incurred claims | \$.....0 |
| 1.73 Number of covered lives |0 |
- All years prior to most current three years:
- | | |
|------------------------------|----------|
| 1.74 Total premium earned | \$.....0 |
| 1.75 Total incurred claims | \$.....0 |
| 1.76 Number of covered lives |0 |
2. Health test:
- | | 1
Current Year | 2
Prior Year |
|-----------------------------|-------------------|-----------------|
| 2.1 Premium Numerator |702,162 |35,740,321 |
| 2.2 Premium Denominator |25,914,233 |60,938,349 |
| 2.3 Premium Ratio (2.1/2.2) |2.7 |58.6 |
| 2.4 Reserve Numerator |(50,000) |1,389,000 |
| 2.5 Reserve Denominator |5,928,045 |6,877,379 |
| 2.6 Reserve Ratio (2.4/2.5) |(0.8) |20.2 |
- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A [X]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?
- 3.4 State the authority under which Separate Accounts are maintained:
-
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?
- 4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 4.2 Net reimbursement of such expenses between reporting entities:
- | | |
|---------------|------------------|
| 4.21 Paid | \$.....1,316,551 |
| 4.22 Received | \$.....203,100 |
- 5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 5.2 If yes, what amount pertaining to these items is included in:
- | | |
|---------------------|-------|
| 5.21 Page 3, Line 1 | ..... |
| 5.22 Page 4, Line 1 | ..... |
6. For stock reporting entities only:
- | | |
|---|----------|
| 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: | \$.....0 |
|---|----------|
7. Total dividends paid stockholders since organization of the reporting entity:
- | | |
|------------|----------|
| 7.11 Cash | \$.....0 |
| 7.12 Stock | \$.....0 |

GENERAL INTERROGATORIES**PART 2 - LIFE INTERROGATORIES**

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

Yes [] No [X]

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

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

Yes [] No []

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

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

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

8.34 for Col. (1) are:

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

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

9.1 Does the company have variable annuities with guaranteed benefits?

Yes [] No [X]

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

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

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

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

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

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

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

Yes [] No [X]

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

.....

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

Yes [] No [X]

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

.....

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?

Yes [] No [] N/A [X]

12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

13. Provide the following for Individual Ordinary Life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written..... \$.....289,311

13.2 Total incurred claims \$.....385,000

13.3 Number of covered lives 1,158

*Ordinary Life Insurance Includes:
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

Consumers Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

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

	1 2014	2 2013	3 2012	4 2011	5 2010
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	33,945	49,228	40,690	30,740	22,288
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	9,838,102	10,234,769	9,964,160	5,207,726	3,687,926
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	9,872,047	10,283,997	10,004,850	5,238,466	3,710,214
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	2,233	27,440	20,930	18,865	18,963
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....	78,430	1,393,737	5,312,330	1,781,995	551,254
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	80,663	1,421,177	5,333,260	1,800,860	570,217
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	289,311	287,137	224,047	163,194	115,490
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....					
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	19,957,697	19,683,616	20,059,740	12,967,080	9,020,610
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	4,965,063	37,464,394	39,260,893	37,030,949	32,859,281
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	702,162	3,503,202	3,475,362	5,146,145	5,740,077
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	25,914,233	60,938,349	63,020,042	55,307,368	47,735,458
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	36,448,787	39,708,104	38,752,670	34,134,398	31,902,802
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	16,726,325	20,037,344	25,804,355	15,786,737	18,272,267
23. Aggregate life reserves (Page 3, Line 1).....	1,195,500	1,260,000	1,443,000	656,500	738,500
24. Aggregate A&H reserves (Page 3, Line 2).....	877,000	852,000	3,430,000	1,766,000	1,532,000
25. Deposit-type contract funds (Page 3, Line 3).....					
26. Asset valuation reserve (Page 3, Line 24.01).....	32,087	27,521	20,771	14,120	10,486
27. Capital (Page 3, Lines 29 & 30).....	1,600,000	1,600,000	1,600,000	1,600,000	1,600,000
28. Surplus (Page 3, Line 37).....	18,122,462	18,070,760	11,348,315	16,747,661	12,030,535
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	1,839,890	(2,045,576)	628,895	(2,287,850)	585,510
Risk-Based Capital Analysis					
30. Total adjusted capital.....	19,754,549	19,698,281	12,969,086	18,361,781	13,641,021
31. Authorized control level risk-based capital.....	2,727,792	4,311,669	4,978,182	3,672,526	2,986,916
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	61.7	90.2	63.5	67.0	75.8
33. Stocks (Lines 2.1 and 2.2).....					
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	38.3	9.8	36.5	33.0	24.2
37. Contract loans (Line 6).....					
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

Consumers Life Insurance Company

FIVE-YEAR HISTORICAL DATA

(continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	187,654	731,428	1,413,487	1,518,896	622,949
53. Total admitted assets (Page 2, Line 28, Col. 3).....	36,448,787	39,708,104	38,752,670	34,134,398	31,902,802
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	257,584	255,407	364,417	403,117	446,941
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....					
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....					
57. Total of above Lines 54, 55 and 56.....	257,584	255,407	364,417	403,117	446,941
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	16,365,165	14,431,396	15,718,020	7,914,052	3,549,851
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	5,460,665	23,346,027	21,633,700	19,309,659	17,743,914
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	4,500	19,000	19,500	20,000	24,500
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	25,000	(2,578,000)	1,664,000	234,000	595,000
62. Dividends to policyholders (Line 30, Col 1).....					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	16.3	39.0	42.8	48.1	53.0
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....					
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	104.0	57.6	63.2	56.3	57.8
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	7.2	6.9	8.7	9.9	10.3
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	10.3	47.2	48.4	47.9	49.5
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	2,893,105	2,968,392	2,021,535	2,112,848	1,818,653
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	2,021,599	2,934,893	2,254,251	2,572,101	2,101,866
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	189,183	133,913	258,065	375,952	348,947
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	219,401	238,707	175,349	293,099	244,134
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(519,235)	(277,376)	(1,484,522)	19,232	(70,491)
74. Ordinary - individual annuities (Col. 4).....					
75. Ordinary - supplementary contracts (Col. 5).....					
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....	1,353,501	1,447,973	769,896	1,305,766	1,228,158
78. Group annuities (Col. 8).....					
79. A&H - group (Col. 9).....	667,028	135,135	(3,492,538)	(626,777)	(1,330,636)
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	(2,869,770)	(101,907)	(707,940)	(1,129,514)	(1,066,272)
82. Aggregate of all other lines of business (Col. 12).....					
83. Total (Col. 1).....	(1,368,476)	1,203,825	(4,915,104)	(431,293)	(1,239,241)

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

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Number of Policies	8 Certificates		
1. In force end of prior year.....			1,722	49,228			8,005	223,402	10,234,769	10,283,997
2. Issued during year.....			.54	2,233			.207	.2,812	.78,430	80,663
3. Reinsurance assumed.....										0
4. Revived during year.....										0
5. Increased during year (net).....										0
6. Subtotals, Lines 2 to 5.....	0	0	.54	2,233	.0	.0	.207	.2,812	.78,430	80,663
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0		0
9. Totals (Lines 1 and 6 to 8).....	0	0	1,776	51,461	.0	0	8,212	226,214	10,313,199	10,364,660
Deductions during year:										
10. Death.....			.6	384			XXX	.526	14,877	15,261
11. Maturity.....							XXX			0
12. Disability.....							XXX			0
13. Expiry.....			.612	17,132				.1,785	.20,936	.460,220
14. Surrender.....										0
15. Lapse.....										0
16. Conversion.....							XXX	XXX	XXX	0
17. Decreased (net).....										0
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	.618	17,516	.0	0	.1,785	.21,462	.475,097	.492,613
21. In force end of year (Line 9 minus Line 20).....	0	0	1,158	33,945	.0	0	.6,427	.204,752	.9,838,102	.9,872,047
22. Reinsurance ceded end of year.....	XXX		XXX		XXX		XXX	XXX		469,986
23. Line 21 minus Line 22.....	XXX	0	XXX	33,945	XXX	(b) 0	XXX	XXX	9,368,116	9,402,061

DETAILS OF WRITE-INS

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

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

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

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	....XXX.....		....XXX.....	
25. Other paid-up insurance.....				
26. Debit ordinary insurance.....	....XXX.....	....XXX.....		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....				
28. Term policies-other.....	....54.....	....2,233.....	....1,158.....	....33,945.....
29. Other term insurance-decreasing.....	....XXX.....		....XXX.....	
30. Other term insurance.....	....XXX.....		....XXX.....	
31. Totals (Lines 27 to 30).....	....54.....	....2,233.....	....1,158.....	....33,945.....
Reconciliation to Lines 2 and 21:				
32. Term additions.....	....XXX.....		....XXX.....	
33. Totals, extended term insurance.....	....XXX.....	....XXX.....		
34. Totals, whole life and endowment.....				
35. Totals (Lines 31 to 34).....	....54.....	....2,233.....	....1,158.....	....33,945.....

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	....2,233.....		....33,945.....	
38. Credit Life (Group and Individual).....				
39. Group.....	....78,430.....		....9,838,102.....	
40. Totals (Lines 36 to 39).....	....80,663.....	....0.....	....9,872,047.....	....0.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	....XXX.....		....XXX.....	....571.....
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		....XXX.....		....XXX.....
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....			....75.....	....1,380.....

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....							....122,398.....	....3,900,179.....
49. Disability Income.....								
50. Extended Benefits.....			....XXX.....	....XXX.....				
51. Other.....								
52. Total.....	....0.....	....(b).....	....0.....	....(b).....	....0.....	....(b).....	....0.....	....(b)....3,900,179.....

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

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

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

SUPPLEMENTARY CONTRACTS

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

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	36,915	43,621,031			2,075	7,855,939
2. Issued during year.....	1,054	(36,238,343)				(7,166,521)
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX.....		XXX.....	1	XXX.....
5. Total (Lines 1 to 4).....	37,969	XXX.....	0	XXX.....	2,076	XXX.....
Deductions during year:						
6. Conversions.....		XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
7. Decreased (net).....	8,231	XXX.....		XXX.....	1,809	XXX.....
8. Reinsurance ceded.....		XXX.....		XXX.....		XXX.....
9. Totals (Lines 6 to 8).....	8,231	XXX.....	0	XXX.....	1,809	XXX.....
10. In force end of year.....	29,738	(a)..... 7,382,688	0	(a).....	267	(a)..... 689,418

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

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

Consumers Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	Active Status	Life Insurance Premiums	Direct Business Only				
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5
			2	3			
1. Alabama.....	.AL	N					0
2. Alaska.....	.AK	N					0
3. Arizona.....	.AZ	L					0
4. Arkansas.....	.AR	L					0
5. California.....	.CA	N					0
6. Colorado.....	.CO	L					0
7. Connecticut.....	.CT	N					0
8. Delaware.....	.DE	L					0
9. District of Columbia.....	.DC	L					0
10. Florida.....	.FL	N					0
11. Georgia.....	.GA	L	49,167		10,471		59,638
12. Hawaii.....	.HI	N					0
13. Idaho.....	.ID	N					0
14. Illinois.....	.IL	L					0
15. Indiana.....	.IN	L	111,431		41,807		153,238
16. Iowa.....	.IA	L					0
17. Kansas.....	.KS	L					0
18. Kentucky.....	.KY	L					0
19. Louisiana.....	.LA	L					0
20. Maine.....	.ME	N					0
21. Maryland.....	.MD	L					0
22. Massachusetts.....	.MA	N					0
23. Michigan.....	.MI	L	737,461		1,744		739,205
24. Minnesota.....	.MN	L					0
25. Mississippi.....	.MS	L					0
26. Missouri.....	.MO	L					0
27. Montana.....	.MT	L					0
28. Nebraska.....	.NE	L					0
29. Nevada.....	.NV	L					0
30. New Hampshire.....	.NH	N					0
31. New Jersey.....	.NJ	L					0
32. New Mexico.....	.NM	L					0
33. New York.....	.NY	N					0
34. North Carolina.....	.NC	N					0
35. North Dakota.....	.ND	L					0
36. Ohio.....	.OH	L	20,863,603		7,360,315		28,223,918
37. Oklahoma.....	.OK	L					0
38. Oregon.....	.OR	L					0
39. Pennsylvania.....	.PA	L	1,430		1,054		2,484
40. Rhode Island.....	.RI	N					0
41. South Carolina.....	.SC	L	451,848		810,899		1,262,747
42. South Dakota.....	.SD	L					0
43. Tennessee.....	.TN	N					0
44. Texas.....	.TX	L					0
45. Utah.....	.UT	L					0
46. Vermont.....	.VT	N					0
47. Virginia.....	.VA	L					0
48. Washington.....	.WA	N					0
49. West Virginia.....	.WV	L	6,343				6,343
50. Wisconsin.....	.WI	L					0
51. Wyoming.....	.WY	L					0
52. American Samoa.....	.AS	N					0
53. Guam.....	.GU	N					0
54. Puerto Rico.....	.PR	N					0
55. US Virgin Islands.....	.VI	N					0
56. Northern Mariana Islands.....	.MP	N					0
57. Canada.....	.CAN	N					0
58. Aggregate Other Alien.....	.OT	XXX	0	0	0	0	0
59. Subtotal.....		(a) 35	22,221,283	0	8,226,290	0	30,447,573
90. Reporting entity contributions for employee benefit plans.....		XXX					0
91. Dividends or refunds applied to purchase paid-up additions and annuities.....		XXX					0
92. Dividends or refunds applied to shorten endowment or premium paying period.....		XXX					0
93. Premium or annuity considerations waived under disability or other contract provisions.....		XXX					0
94. Aggregate other amounts not allocable by State.....		XXX	0	0	0	0	0
95. Totals (Direct Business).....		XXX	22,221,283	0	8,226,290	0	30,447,573
96. Plus reinsurance assumed.....		XXX					0
97. Totals (All Business).....		XXX	22,221,283	0	8,226,290	0	30,447,573
98. Less reinsurance ceded.....		XXX	1,974,275		2,559,065		4,533,340
99. Totals (All Business) less reinsurance ceded.....		XXX	20,247,008	0	(b) 5,667,225	0	25,914,233

DETAILS OF WRITE-INS

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

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

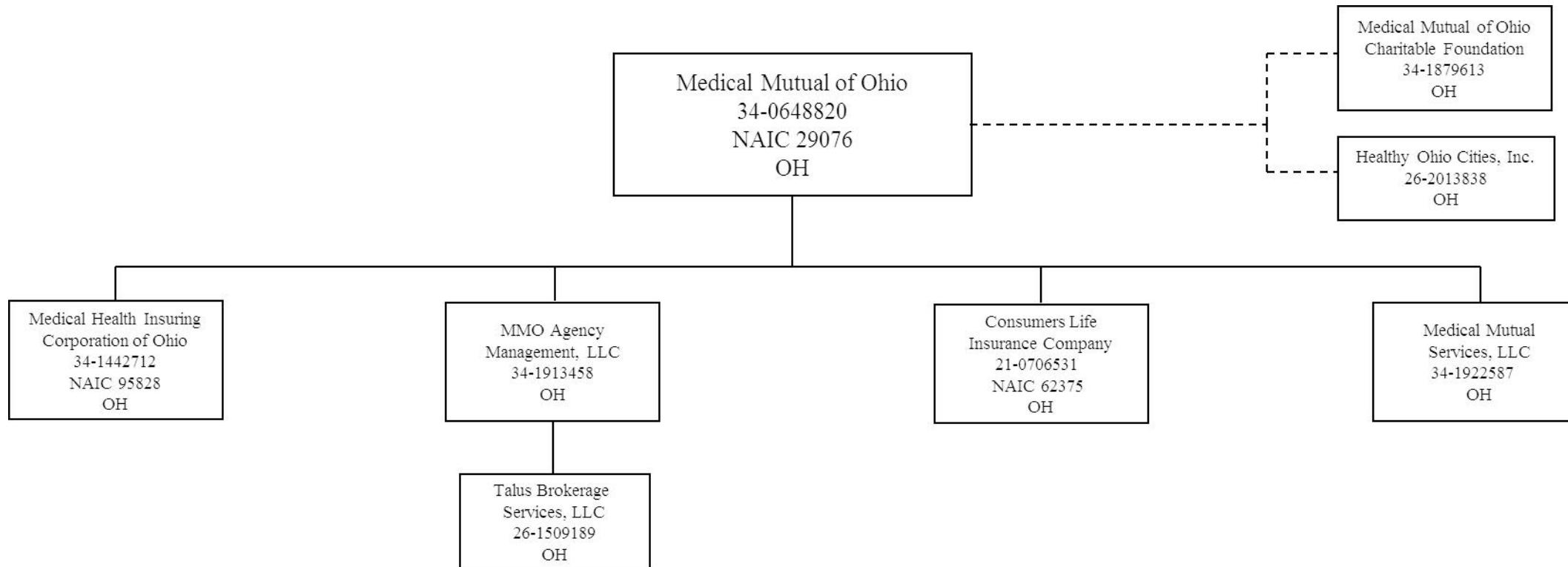
Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

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

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

PART 1 – ORGANIZATIONAL CHART



As of 12/31/14

2014 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK

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