



ANNUAL STATEMENT

For the Year Ended December 31, 2014
of the Condition and Affairs of the

United Transportation Union Insurance Association

NAIC Group Code.....0000, 0000
(Current Period) (Prior Period)
Organized under the Laws of Ohio
Incorporated/Organized..... November 16, 1970
Statutory Home Office
Main Administrative Office
Mail Address
Primary Location of Books and Records
Internet Web Site Address
Statutory Statement Contact

NAIC Company Code..... 56413
State of Domicile or Port of Entry Ohio
Commenced Business..... March 10, 1971
24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333
(Street and Number) (City or Town, State, Country and Zip Code)
24950 Country Club Blvd Ste 340..... North Olmsted OH US..... 44070-5333 216-228-9400
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)
24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333 216-228-9400
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
utuia.org
Richard A Kusnic Sr
(Name)
Rkusnic@utuia.org
(E-Mail Address)
216-228-9400
(Area Code) (Telephone Number) (Extension)
216-228-0411
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. John Previsich	President	2. John England #	Secretary
3. John England #	Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

John Lesniewski	John Previsich	John England #	Frank James Riha
Nicholas J Diccico Jr	John J Risch III #	William Jennings Thompson	William B Ryan

State of.....
County of.....

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) John Previsich	(Signature) John England	(Signature) John England
1. (Printed Name) President	2. (Printed Name) Secretary	3. (Printed Name) Treasurer
(Title)	(Title)	(Title)
Subscribed and sworn to before me This _____ day of _____ 2015	a. Is this an original filing? b. If no	Yes [X] No [] 1. State the amendment number 2. Date filed 3. Number of pages attached



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		
2. Annuity considerations.....		1,900
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,900
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....62		60			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....62		60	0	0	0
26. Totals (Line 24 + 25.7).....62		60	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		95,841
2. Annuity considerations.....		7,729
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		103,570
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		39,443
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		23,307
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		62,750
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		4	15,060
17. Incurred during current year.....		6	24,383
Settled during current year:			
18.1 By payment in full.....		10	39,443
18.2 By payment on compromised claims.....			
18.3 Total paid.....		10	39,443
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		10	39,443
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		370	9,952,318
21. Issued during year.....		4	175,000
22. Other changes to in force (net).....		(24)	(559,962)
23. In force December 31, current year.....		350	9,567,356

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	33,064	32,250		56,117	53,071
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	33,064	32,250	0	56,117	53,071
26. Totals (Line 24 + 25.7).....	33,064	32,250	0	56,117	53,071



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		156,823
2. Annuity considerations.....		5,230
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		162,053
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		22
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		22
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		22
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		18,446
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		13,411
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		31,857
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		2	11,068
17. Incurred during current year.....		2	10,378
Settled during current year:			
18.1 By payment in full.....		3	18,446
18.2 By payment on compromised claims.....			
18.3 Total paid.....		3	18,446
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		3	18,446
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	3,000
POLICY EXHIBIT			
20. In force December 31, prior year.....		388	15,676,718
21. Issued during year.....		4	275,000
22. Other changes to in force (net).....		(22)	(645,958)
23. In force December 31, current year.....		370	15,305,760

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	47,236	46,074		20,478	19,366
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	47,236	46,074	0	20,478	19,366
26. Totals (Line 24 + 25.7).....	47,236	46,074	0	20,478	19,366



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		78,878
2. Annuity considerations.....		16,925
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		95,803
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		59
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		59
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		59
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		33,786
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		10,409
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		44,195
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		3	22,256
17. Incurred during current year.....		8	36,543
Settled during current year:			
18.1 By payment in full.....		7	33,786
18.2 By payment on compromised claims.....			
18.3 Total paid.....		7	33,786
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		7	33,786
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		4	25,013
POLICY EXHIBIT			
20. In force December 31, prior year.....		199	11,383,706
21. Issued during year.....		3	420,000
22. Other changes to in force (net).....		(7)	(1,388,002)
23. In force December 31, current year.....		195	10,415,704

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	71,944	70,174		23,940	22,640
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	71,944	70,174	0	23,940	22,640
26. Totals (Line 24 + 25.7).....	71,944	70,174	0	23,940	22,640



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		748,258
2. Annuity considerations.....		516,905
3. Deposit-type contract funds.....		252,904
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,518,067
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		969
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		969
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		969
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		202,572
10. Matured endowments.....		2,437
11. Annuity benefits.....		9,911
12. Surrender values. and withdrawals for life contracts.....		225,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		440,368
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		11	73,798
17. Incurred during current year.....		18	223,732
Settled during current year:			
18.1 By payment in full.....		19	205,009
18.2 By payment on compromised claims.....			
18.3 Total paid.....		19	205,009
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		19	205,009
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		10	92,521
POLICY EXHIBIT			
20. In force December 31, prior year.....	2,038		77,293,536
21. Issued during year.....	72		6,870,000
22. Other changes to in force (net).....	(169)		(7,260,680)
23. In force December 31, current year.....	1,941		76,902,856

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	315,662	307,897		113,608	107,446
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	315,662	307,897	0	113,608	107,446
26. Totals (Line 24 + 25.7).....	315,662	307,897	0	113,608	107,446



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		109,927
2. Annuity considerations.....		160,499
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		270,426
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		94
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		94
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		94
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		27,211
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		15,165
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		42,376
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		4	8,397
17. Incurred during current year.....		4	21,148
Settled during current year:			
18.1 By payment in full.....		7	27,211
18.2 By payment on compromised claims.....			
18.3 Total paid.....		7	27,211
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		7	27,211
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	2,334
POLICY EXHIBIT			
20. In force December 31, prior year.....		352	13,033,789
21. Issued during year.....		7	860,000
22. Other changes to in force (net).....		(24)	(905,851)
23. In force December 31, current year.....		335	12,987,938

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	74,569	72,734		7,267	6,872
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	74,569	72,734	0	7,267	6,872
26. Totals (Line 24 + 25.7).....	74,569	72,734	0	7,267	6,872



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,758
2. Annuity considerations.....		25,720
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		29,478
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		36
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		36
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		36
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		18,983
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		18,983

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		24	323,512
21. Issued during year.....			
22. Other changes to in force (net).....		(4)	(97,361)
23. In force December 31, current year.....		20	226,151

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	4,970	4,848		1,517	1,435
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	4,970	4,848	0	1,517	1,435
26. Totals (Line 24 + 25.7).....	4,970	4,848	0	1,517	1,435



LIFE INSURANCE

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

NAIC Group Code.....0000 NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		10,102
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		10,102
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		31
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		31
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		31
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	10,000
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	10,000
POLICY EXHIBIT			
20. In force December 31, prior year.....		28	897,295
21. Issued during year.....			
22. Other changes to in force (net).....		(1)	(19,891)
23. In force December 31, current year.....		27	877,404

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	7,895	7,701		2,030	1,920
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	7,895	7,701	0	2,030	1,920
26. Totals (Line 24 + 25.7).....	7,895	7,701	0	2,030	1,920



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		9,092
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		9,092
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		840
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		840
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	3,339
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	3,339
POLICY EXHIBIT			
20. In force December 31, prior year.....		42	1,053,543
21. Issued during year.....			
22. Other changes to in force (net).....		(2)	(8,315)
23. In force December 31, current year.....		40	1,045,228

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,337	3,255		2,010	1,901
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	3,337	3,255	0	2,010	1,901
26. Totals (Line 24 + 25.7).....	3,337	3,255	0	2,010	1,901



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		98,082
2. Annuity considerations.....		619,588
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		717,670
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		11
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		11
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		11
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		13,482
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		45,831
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		59,313
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	3,482
17. Incurred during current year.....		1	10,000
Settled during current year:			
18.1 By payment in full.....		2	13,482
18.2 By payment on compromised claims.....			
18.3 Total paid.....		2	13,482
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		2	13,482
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		303	8,289,023
21. Issued during year.....		6	540,000
22. Other changes to in force (net).....		(16)	(694,847)
23. In force December 31, current year.....		293	8,134,176

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	35,408	34,537		9,189	8,690
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	35,408	34,537	0	9,189	8,690
26. Totals (Line 24 + 25.7).....	35,408	34,537	0	9,189	8,690

United Transportation Union Insurance Association



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	245,653
2.	Annuity considerations.....	10,240
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	255,893
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	53
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	53
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	53
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	131,473
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	100,811
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	232,284

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	3	28,609
17.	Incurred during current year.....	19	199,796
Settled during current year:			
18.1	By payment in full.....	15	131,473
18.2	By payment on compromised claims.....		
18.3	Total paid.....	15	131,473
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	15	131,473
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	96,932
POLICY EXHIBIT			
20.	In force December 31, prior year.....	753	22,738,254
21.	Issued during year.....	15	1,140,000
22.	Other changes to in force (net).....	(41)	(1,417,666)
23.	In force December 31, current year.....	727	22,460,588

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	143,965	140,423		73,418	69,432
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	143,965	140,423	0	73,418	69,432
26. Totals (Line 24 + 25.7).....	143,965	140,423	0	73,418	69,432



LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		5,860,521
2. Annuity considerations.....		5,504,088
3. Deposit-type contract funds.....		1,198,611
4. Other considerations.....		
5. Total (Lines 1 to 4).....		12,563,220
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		5,330
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		5,330
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		5,330
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		3,183,478
10. Matured endowments.....		100,013
11. Annuity benefits.....		96,684
12. Surrender values. and withdrawals for life contracts.....		2,193,105
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		5,573,280
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		117	696,102
17. Incurred during current year.....		478	3,362,177
Settled during current year:			
18.1 By payment in full.....		487	3,283,491
18.2 By payment on compromised claims.....			
18.3 Total paid.....		487	3,283,491
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		487	3,283,491
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		108	774,788
POLICY EXHIBIT			
20. In force December 31, prior year.....		20,075	610,089,333
21. Issued during year.....		418	43,569,002
22. Other changes to in force (net).....		(1,301)	(48,941,048)
23. In force December 31, current year.....		19,192	604,717,287

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,564,890	3,477,174		1,240,952	1,173,585
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	3,564,890	3,477,174	0	1,240,952	1,173,585
26. Totals (Line 24 + 25.7).....	3,564,890	3,477,174	0	1,240,952	1,173,585



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		0
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		75,574
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		75,574
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	104,016
2.	Annuity considerations.....	13,760
3.	Deposit-type contract funds.....	14,552
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	132,328
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	40
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	40
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	40
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	18,437
10.	Matured endowments.....	15,004
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	31,614
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	65,055
DETAILS OF WRITE-INS		
1301.	.....	
1302.	.....	
1303.	.....	
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....	1	5,000
17.	Incurred during current year.....	8	52,415
Settled during current year:			
18.1	By payment in full.....	6	33,441
18.2	By payment on compromised claims.....		
18.3	Total paid.....	6	33,441
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	6	33,441
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	23,974
POLICY EXHIBIT			
20.	In force December 31, prior year.....	429	11,353,193
21.	Issued during year.....	10	2,065,000
22.	Other changes to in force (net).....	(29)	(942,131)
23.	In force December 31, current year.....	410	12,476,062

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....45,690	44,566		5,300	5,012
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....45,690	44,566	0	5,300	5,012
26.	Totals (Line 24 + 25.7).....45,690	44,566	0	5,300	5,012



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		38,617
2. Annuity considerations.....		2,300
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		40,917
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		64,502
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		4,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		68,990
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		5	20,859
17. Incurred during current year.....		16	73,605
Settled during current year:			
18.1 By payment in full.....		16	64,502
18.2 By payment on compromised claims.....			
18.3 Total paid.....		16	64,502
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		16	64,502
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		5	29,962
POLICY EXHIBIT			
20. In force December 31, prior year.....		188	3,787,542
21. Issued during year.....		2	750,000
22. Other changes to in force (net).....		(10)	(12,770)
23. In force December 31, current year.....		180	4,524,772

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	59,211	57,754		5,053	4,779
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	59,211	57,754	0	5,053	4,779
26. Totals (Line 24 + 25.7).....	59,211	57,754	0	5,053	4,779



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		570,236
2. Annuity considerations.....		1,232,172
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,802,408
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		469
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		469
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		469
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		256,615
10. Matured endowments.....		24,163
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		191,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		472,298
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		11	53,131
17. Incurred during current year.....		51	274,377
Settled during current year:			
18.1 By payment in full.....		53	280,778
18.2 By payment on compromised claims.....			
18.3 Total paid.....		53	280,778
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		53	280,778
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		9	46,730
POLICY EXHIBIT			
20. In force December 31, prior year.....		1,693	46,986,753
21. Issued during year.....		45	3,638,000
22. Other changes to in force (net).....		(97)	(2,610,821)
23. In force December 31, current year.....		1,641	48,013,932

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	414,003	403,816		116,982	110,631
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	414,003	403,816	0	116,982	110,631
26. Totals (Line 24 + 25.7).....	414,003	403,816	0	116,982	110,631



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	237,169
2.	Annuity considerations.....	21,265
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	258,434
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	353
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	353
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	353
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	243,537
10.	Matured endowments.....	
11.	Annuity benefits.....	3,071
12.	Surrender values. and withdrawals for life contracts.....	62,828
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	309,436

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....	5	36,679
17.	Incurred during current year.....	28	207,858
Settled during current year:			
18.1	By payment in full.....	32	243,537
18.2	By payment on compromised claims.....		
18.3	Total paid.....	32	243,537
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	32	243,537
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	723	17,892,089
21.	Issued during year.....	15	775,000
22.	Other changes to in force (net).....	(49)	(1,466,503)
23.	In force December 31, current year.....	689	17,200,586

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....152,818	149,058		31,325	29,624
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....152,818	149,058	0	31,325	29,624
26.	Totals (Line 24 + 25.7).....152,818	149,058	0	31,325	29,624



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	198,684
2.	Annuity considerations.....	644,665
3.	Deposit-type contract funds.....	84,590
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	927,939
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	95
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	95
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	95
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	56,902
10.	Matured endowments.....	4,766
11.	Annuity benefits.....	6,310
12.	Surrender values. and withdrawals for life contracts.....	106,253
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	174,231
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	5	9,529
17.	Incurred during current year.....	13	55,057
Settled during current year:			
18.1	By payment in full.....	16	61,668
18.2	By payment on compromised claims.....		
18.3	Total paid.....	16	61,668
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	16	61,668
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	2,918
POLICY EXHIBIT			
20.	In force December 31, prior year.....	754	21,686,336
21.	Issued during year.....	4	240,000
22.	Other changes to in force (net).....	(51)	(2,071,670)
23.	In force December 31, current year.....	707	19,854,666

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	97,436	95,038	.....	17,365	16,422
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	97,436	95,038	0	17,365	16,422
26. Totals (Line 24 + 25.7).....	97,436	95,038	0	17,365	16,422

United Transportation Union Insurance Association



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	188,560
2.	Annuity considerations.....	9,300
3.	Deposit-type contract funds.....	22,587
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	220,447
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	12
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	12
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	12
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	134,605
10.	Matured endowments.....	
11.	Annuity benefits.....	7,026
12.	Surrender values. and withdrawals for life contracts.....	83,188
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	224,819
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	4	57,532
17.	Incurred during current year.....	11	106,848
Settled during current year:			
18.1	By payment in full.....	12	134,605
18.2	By payment on compromised claims.....		
18.3	Total paid.....	12	134,605
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	12	134,605
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	29,775
POLICY EXHIBIT			
20.	In force December 31, prior year.....	564	18,922,512
21.	Issued during year.....	5	50,000
22.	Other changes to in force (net).....	(35)	(2,277,390)
23.	In force December 31, current year.....	534	16,695,122

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	46,757	45,606	.....	18,714	17,698
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,757	45,606	0	18,714	17,698
26. Totals (Line 24 + 25.7).....	46,757	45,606	0	18,714	17,698



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		124,128
2. Annuity considerations.....		11,056
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		135,184
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		24,512
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		39,507
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		64,019
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....		5	24,512
Settled during current year:			
18.1 By payment in full.....		5	24,512
18.2 By payment on compromised claims.....			
18.3 Total paid.....		5	24,512
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		5	24,512
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		384	15,168,035
21. Issued during year.....		23	2,515,000
22. Other changes to in force (net).....		(30)	(2,436,839)
23. In force December 31, current year.....		377	15,246,196

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	110,548	107,828		30,221	28,580
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	110,548	107,828	0	30,221	28,580
26. Totals (Line 24 + 25.7).....	110,548	107,828	0	30,221	28,580



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		12,431
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		12,431
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		31
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		31
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		31
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		25,000
10. Matured endowments.....		
11. Annuity benefits.....		8,356
12. Surrender values. and withdrawals for life contracts.....		5,223
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		38,579
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	1,022
17. Incurred during current year.....		5	48,008
Settled during current year:			
18.1 By payment in full.....		3	25,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....		3	25,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		3	25,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		3	24,030
POLICY EXHIBIT			
20. In force December 31, prior year.....		46	1,404,588
21. Issued during year.....		1	100,000
22. Other changes to in force (net).....		(4)	(57,299)
23. In force December 31, current year.....		43	1,447,289

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	12,601	12,291		200	189
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	12,601	12,291	0	200	189
26. Totals (Line 24 + 25.7).....	12,601	12,291	0	200	189



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		75,986
2. Annuity considerations.....		14,222
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		90,208
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		147
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		147
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		147
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		45,013
10. Matured endowments.....		
11. Annuity benefits.....		2,901
12. Surrender values. and withdrawals for life contracts.....		12,339
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		60,253
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		4	21,972
17. Incurred during current year.....		6	39,203
Settled during current year:			
18.1 By payment in full.....		6	45,013
18.2 By payment on compromised claims.....			
18.3 Total paid.....		6	45,013
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		6	45,013
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		4	16,162
POLICY EXHIBIT			
20. In force December 31, prior year.....		284	7,110,651
21. Issued during year.....		3	250,000
22. Other changes to in force (net).....		(13)	(539,336)
23. In force December 31, current year.....		274	6,821,315

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	14,850	14,485		19,825	18,749
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,850	14,485	0	19,825	18,749
26. Totals (Line 24 + 25.7).....	14,850	14,485	0	19,825	18,749



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,392
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,392
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,000
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		1,000
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	4		1,000
Settled during current year:			
18.1 By payment in full.....	4		1,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....	4		1,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	4		1,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	24		295,799
21. Issued during year.....			
22. Other changes to in force (net).....	(1)		(25,066)
23. In force December 31, current year.....	23		270,733

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	652	636			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	652	636	0	0	0
26. Totals (Line 24 + 25.7).....	652	636	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	70,838
2.	Annuity considerations.....	168,500
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	239,338
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	70
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	70
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	70
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	20,493
10.	Matured endowments.....	
11.	Annuity benefits.....	1,392
12.	Surrender values. and withdrawals for life contracts.....	51,003
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	72,888
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	852
17.	Incurred during current year.....	8	30,925
Settled during current year:			
18.1	By payment in full.....	7	20,493
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	20,493
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	20,493
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	11,284
POLICY EXHIBIT			
20.	In force December 31, prior year.....	401	6,600,001
21.	Issued during year.....	2	45,000
22.	Other changes to in force (net).....	(17)	(260,056)
23.	In force December 31, current year.....	386	6,384,945

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	30,983	30,221	.....	4,899	4,633
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	30,983	30,221	0	4,899	4,633
26. Totals (Line 24 + 25.7).....	30,983	30,221	0	4,899	4,633



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	81,050
2.	Annuity considerations.....	186,777
3.	Deposit-type contract funds.....	201,958
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	469,785
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	36
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	36
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	36
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	47,315
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	29,052
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	76,367
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....	1	10,529
17.	Incurred during current year.....	8	59,597
Settled during current year:			
18.1	By payment in full.....	6	47,315
18.2	By payment on compromised claims.....		
18.3	Total paid.....	6	47,315
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	6	47,315
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	22,811
POLICY EXHIBIT			
20.	In force December 31, prior year.....	367	9,195,044
21.	Issued during year.....	8	545,000
22.	Other changes to in force (net).....	(18)	(179,967)
23.	In force December 31, current year.....	357	9,560,077

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....20,963	20,447		49,144	46,476
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....20,963	20,447	0	49,144	46,476
26.	Totals (Line 24 + 25.7).....20,963	20,447	0	49,144	46,476



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		251,966
2. Annuity considerations.....		68,224
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		320,190
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		119
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		119
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		119
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		101,141
10. Matured endowments.....		
11. Annuity benefits.....		31,875
12. Surrender values. and withdrawals for life contracts.....		167,091
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		300,107
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		5	20,225
17. Incurred during current year.....		14	114,077
Settled during current year:			
18.1 By payment in full.....		14	101,141
18.2 By payment on compromised claims.....			
18.3 Total paid.....		14	101,141
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		14	101,141
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		5	33,161
POLICY EXHIBIT			
20. In force December 31, prior year.....		932	25,494,788
21. Issued during year.....		11	715,000
22. Other changes to in force (net).....		(77)	(1,779,087)
23. In force December 31, current year.....		866	24,430,701

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	138,545	135,136		39,180	37,053
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	138,545	135,136	0	39,180	37,053
26. Totals (Line 24 + 25.7).....	138,545	135,136	0	39,180	37,053



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		30,531
2. Annuity considerations.....		5,000
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		35,531
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		29,148
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		17,993
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		47,141
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....		2	29,148
Settled during current year:			
18.1 By payment in full.....		2	29,148
18.2 By payment on compromised claims.....			
18.3 Total paid.....		2	29,148
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		2	29,148
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		105	2,956,050
21. Issued during year.....		1	20,000
22. Other changes to in force (net).....		(7)	(231,233)
23. In force December 31, current year.....		99	2,744,817

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	21,762	21,227		13,341	12,617
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	21,762	21,227	0	13,341	12,617
26. Totals (Line 24 + 25.7).....	21,762	21,227	0	13,341	12,617



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		31,206
2. Annuity considerations.....		900
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		32,106
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		37
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		37
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		37
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		27,234
10. Matured endowments.....		3,410
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		13,410
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		44,054

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	2,888
17. Incurred during current year.....		3	29,490
Settled during current year:			
18.1 By payment in full.....		3	30,644
18.2 By payment on compromised claims.....			
18.3 Total paid.....		3	30,644
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		3	30,644
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	1,734
POLICY EXHIBIT			
20. In force December 31, prior year.....		144	5,448,611
21. Issued during year.....			
22. Other changes to in force (net).....		(8)	(955,145)
23. In force December 31, current year.....		136	4,493,466

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	28,408	27,709		6,308	5,966
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	28,408	27,709	0	6,308	5,966
26. Totals (Line 24 + 25.7).....	28,408	27,709	0	6,308	5,966



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		106,986
2. Annuity considerations.....		164,378
3. Deposit-type contract funds.....		40,675
4. Other considerations.....		
5. Total (Lines 1 to 4).....		312,039
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		19
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		19
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		19
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		5,000
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		48,374
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		53,374
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	2		15,000
Settled during current year:			
18.1 By payment in full.....	1		5,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		5,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		5,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		10,000
POLICY EXHIBIT			
20. In force December 31, prior year.....	355		12,889,353
21. Issued during year.....	12		900,000
22. Other changes to in force (net).....	(30)		(1,369,455)
23. In force December 31, current year.....	337		12,419,898

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	42,545	41,498		38,504	36,414
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	42,545	41,498	0	38,504	36,414
26. Totals (Line 24 + 25.7).....	42,545	41,498	0	38,504	36,414



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	93,906
2.	Annuity considerations.....	14,832
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	108,738
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	146,161
10.	Matured endowments.....	11,464
11.	Annuity benefits.....	1,486
12.	Surrender values. and withdrawals for life contracts.....	31,237
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	190,348
DETAILS OF WRITE-INS		
1301.	.....	
1302.	.....	
1303.	.....	
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....	2	3,893
17.	Incurred during current year.....	7	157,625
Settled during current year:			
18.1	By payment in full.....	7	157,625
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	157,625
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	157,625
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	3,893
POLICY EXHIBIT			
20.	In force December 31, prior year.....	446	9,720,526
21.	Issued during year.....	11	1,612,000
22.	Other changes to in force (net).....	(23)	(1,073,965)
23.	In force December 31, current year.....	434	10,258,561

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....42,813	41,760		4,904	4,638
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....42,813	41,760	0	4,904	4,638
26.	Totals (Line 24 + 25.7).....42,813	41,760	0	4,904	4,638



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		192,096
2. Annuity considerations.....		52,896
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		244,992
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		16
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		16
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		16
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		179,644
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		34,786
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		214,430
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	3,529
17. Incurred during current year.....		11	186,242
Settled during current year:			
18.1 By payment in full.....		11	179,644
18.2 By payment on compromised claims.....			
18.3 Total paid.....		11	179,644
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		11	179,644
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	10,127
POLICY EXHIBIT			
20. In force December 31, prior year.....		413	24,947,090
21. Issued during year.....		19	3,570,000
22. Other changes to in force (net).....		(40)	(2,721,142)
23. In force December 31, current year.....		392	25,795,948

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	155,243	151,423		48,085	45,475
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	155,243	151,423	0	48,085	45,475
26. Totals (Line 24 + 25.7).....	155,243	151,423	0	48,085	45,475



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

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

NONE

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

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

NONE

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	198	193			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	198	193	0	0	0
26. Totals (Line 24 + 25.7).....	198	193	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	152,437
2.	Annuity considerations.....	42,100
3.	Deposit-type contract funds.....	77,482
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	272,019
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	280
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	280
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	280
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	28,436
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	79,384
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	107,820
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	7,133
17.	Incurred during current year.....	5	21,303
Settled during current year:			
18.1	By payment in full.....	7	28,436
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	28,436
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	28,436
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	356	17,669,295
21.	Issued during year.....	6	515,000
22.	Other changes to in force (net).....	(23)	(1,143,417)
23.	In force December 31, current year.....	339	17,040,878

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	338,246	329,923	.....	121,728	115,120
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	338,246	329,923	0	121,728	115,120
26. Totals (Line 24 + 25.7).....	338,246	329,923	0	121,728	115,120



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	23,362
2.	Annuity considerations.....	2,600
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	25,962
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	64,788
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	7,339
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	72,127
DETAILS OF WRITE-INS		
1301.	.....	
1302.	.....	
1303.	.....	
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	5	67,888
Settled during current year:			
18.1	By payment in full.....	4	64,788
18.2	By payment on compromised claims.....		
18.3	Total paid.....	4	64,788
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	4	64,788
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,100
POLICY EXHIBIT			
20.	In force December 31, prior year.....	53	2,784,043
21.	Issued during year.....	3	1,025,000
22.	Other changes to in force (net).....	(5)	(81,879)
23.	In force December 31, current year.....	51	3,727,164

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....18,660	18,201		2,095	1,981
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....18,660	18,201	0	2,095	1,981
26.	Totals (Line 24 + 25.7).....18,660	18,201	0	2,095	1,981



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		13,923
2. Annuity considerations.....		19,130
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		33,053
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		2,000
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		226
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		2,226
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....		1	2,000
Settled during current year:			
18.1 By payment in full.....		1	2,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....		1	2,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		1	2,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		71	1,163,032
21. Issued during year.....			
22. Other changes to in force (net).....		(3)	(26,291)
23. In force December 31, current year.....		68	1,136,741

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	5,965	5,818			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	5,965	5,818	0	0	0
26. Totals (Line 24 + 25.7).....	5,965	5,818	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		188,107
2. Annuity considerations.....		95,052
3. Deposit-type contract funds.....		29,858
4. Other considerations.....		
5. Total (Lines 1 to 4).....		313,017
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		253
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		253
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		253
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		86,084
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		112,656
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		198,740
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		4	13,625
17. Incurred during current year.....		17	76,295
Settled during current year:			
18.1 By payment in full.....		19	86,084
18.2 By payment on compromised claims.....			
18.3 Total paid.....		19	86,084
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		19	86,084
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		2	3,836
POLICY EXHIBIT			
20. In force December 31, prior year.....		603	17,429,107
21. Issued during year.....		9	355,000
22. Other changes to in force (net).....		(41)	(1,423,627)
23. In force December 31, current year.....		571	16,360,480

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	119,464	116,524		57,389	54,274
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	119,464	116,524	0	57,389	54,274
26. Totals (Line 24 + 25.7).....	119,464	116,524	0	57,389	54,274



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		287,493
2. Annuity considerations.....		681,240
3. Deposit-type contract funds.....		302,601
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,271,334
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		578
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		578
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		578
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		334,343
10. Matured endowments.....		21,893
11. Annuity benefits.....		7,481
12. Surrender values. and withdrawals for life contracts.....		121,418
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		485,135
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		10	82,345
17. Incurred during current year.....		49	346,355
Settled during current year:			
18.1 By payment in full.....		49	356,236
18.2 By payment on compromised claims.....			
18.3 Total paid.....		49	356,236
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		49	356,236
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		10	72,464
POLICY EXHIBIT			
20. In force December 31, prior year.....		1,464	34,624,748
21. Issued during year.....		18	2,250,000
22. Other changes to in force (net).....		(68)	(1,619,353)
23. In force December 31, current year.....		1,414	35,255,395

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	128,513	125,351		23,020	21,770
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	128,513	125,351	0	23,020	21,770
26. Totals (Line 24 + 25.7).....	128,513	125,351	0	23,020	21,770



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		57,404
2. Annuity considerations.....		400
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		57,804
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		5,138
10. Matured endowments.....		
11. Annuity benefits.....		7,516
12. Surrender values. and withdrawals for life contracts.....		4,274
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		16,928
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	4		22,403
Settled during current year:			
18.1 By payment in full.....	3		5,138
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		5,138
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		5,138
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		17,265
POLICY EXHIBIT			
20. In force December 31, prior year.....	175		6,598,096
21. Issued during year.....	4		210,000
22. Other changes to in force (net).....	(16)		(861,863)
23. In force December 31, current year.....	163		5,946,233

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	13,756	13,418			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	13,756	13,418	0	0	0
26. Totals (Line 24 + 25.7).....	13,756	13,418	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		18,788
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		18,788
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,866
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		1,866
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	3		12,571
Settled during current year:			
18.1 By payment in full.....	1		1,866
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		1,866
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		1,866
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2		10,705
POLICY EXHIBIT			
20. In force December 31, prior year.....	106		2,589,522
21. Issued during year.....	1		50,000
22. Other changes to in force (net).....	(11)		(500,808)
23. In force December 31, current year.....	96		2,138,714

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	16,541	16,134		3,250	3,074
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	16,541	16,134	0	3,250	3,074
26. Totals (Line 24 + 25.7).....	16,541	16,134	0	3,250	3,074



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	168,237
2.	Annuity considerations.....	423,222
3.	Deposit-type contract funds.....	114,442
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	705,901
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	240
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	240
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	240
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	62,387
10.	Matured endowments.....	1,182
11.	Annuity benefits.....	2,948
12.	Surrender values. and withdrawals for life contracts.....	52,177
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	118,694
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	5	12,401
17.	Incurred during current year.....	26	103,859
Settled during current year:			
18.1	By payment in full.....	23	63,569
18.2	By payment on compromised claims.....		
18.3	Total paid.....	23	63,569
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	23	63,569
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	52,691
POLICY EXHIBIT			
20.	In force December 31, prior year.....	791	16,632,519
21.	Issued during year.....	16	1,947,000
22.	Other changes to in force (net).....	(53)	(1,415,516)
23.	In force December 31, current year.....	754	17,164,003

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	187,948	183,323	.....	98,651	93,296
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	187,948	183,323	0	98,651	93,296
26. Totals (Line 24 + 25.7).....	187,948	183,323	0	98,651	93,296



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....	NONE				
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....		0	0	0	0
26. Totals (Line 24 + 25.7).....		0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		77,714
2. Annuity considerations.....		6,500
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		84,214
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		22
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		22
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		22
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		42,917
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		52,894
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		95,811
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	7		44,751
Settled during current year:			
18.1 By payment in full.....	6		42,917
18.2 By payment on compromised claims.....			
18.3 Total paid.....	6		42,917
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	6		42,917
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		1,834
POLICY EXHIBIT			
20. In force December 31, prior year.....	338		8,737,099
21. Issued during year.....	5		315,000
22. Other changes to in force (net).....	(20)		(653,915)
23. In force December 31, current year.....	323		8,398,184

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	51,105	49,847		12,013	11,361
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	51,105	49,847	0	12,013	11,361
26. Totals (Line 24 + 25.7).....	51,105	49,847	0	12,013	11,361



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		8,102
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		8,102
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		40	1,263,824
21. Issued during year.....		4	130,000
22. Other changes to in force (net).....		(1)	(7,896)
23. In force December 31, current year.....		43	1,385,928

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	6,916	6,746			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	6,916	6,746	0	0	0
26. Totals (Line 24 + 25.7).....	6,916	6,746	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		124,015
2. Annuity considerations.....		35,733
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		159,748
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		87,173
10. Matured endowments.....		
11. Annuity benefits.....		5,333
12. Surrender values. and withdrawals for life contracts.....		17,331
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		109,837
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		2	12,034
17. Incurred during current year.....		7	75,139
Settled during current year:			
18.1 By payment in full.....		9	87,173
18.2 By payment on compromised claims.....			
18.3 Total paid.....		9	87,173
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		9	87,173
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		433	12,581,178
21. Issued during year.....		5	490,000
22. Other changes to in force (net).....		(21)	(996,906)
23. In force December 31, current year.....		417	12,074,272

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	52,784	51,485		13,124	12,412
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	52,784	51,485	0	13,124	12,412
26. Totals (Line 24 + 25.7).....	52,784	51,485	0	13,124	12,412



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		278,690
2. Annuity considerations.....		43,282
3. Deposit-type contract funds.....		10,000
4. Other considerations.....		
5. Total (Lines 1 to 4).....		331,972
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		444
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		444
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		444
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		80,136
10. Matured endowments.....		4,000
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		99,659
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		183,795
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		7	50,489
17. Incurred during current year.....		15	107,495
Settled during current year:			
18.1 By payment in full.....		15	84,136
18.2 By payment on compromised claims.....			
18.3 Total paid.....		15	84,136
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		15	84,136
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		7	73,848
POLICY EXHIBIT			
20. In force December 31, prior year.....		935	30,579,306
21. Issued during year.....		38	4,032,001
22. Other changes to in force (net).....		(44)	(1,314,290)
23. In force December 31, current year.....		929	33,297,017

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	187,707	183,088		48,336	45,707
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	187,707	183,088	0	48,336	45,707
26. Totals (Line 24 + 25.7).....	187,707	183,088	0	48,336	45,707



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		38,286
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		38,286
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		313
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		313
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		313
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		87,292
10. Matured endowments.....		8,194
11. Annuity benefits.....		1,078
12. Surrender values. and withdrawals for life contracts.....		12,530
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		109,094
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	2,916
17. Incurred during current year.....		19	97,736
Settled during current year:			
18.1 By payment in full.....		19	95,486
18.2 By payment on compromised claims.....			
18.3 Total paid.....		19	95,486
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		19	95,486
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	5,166
POLICY EXHIBIT			
20. In force December 31, prior year.....		211	4,100,475
21. Issued during year.....			
22. Other changes to in force (net).....		(22)	(457,958)
23. In force December 31, current year.....		189	3,642,517

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	14,508	14,151		2,000	1,891
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,508	14,151	0	2,000	1,891
26. Totals (Line 24 + 25.7).....	14,508	14,151	0	2,000	1,891



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		126,131
2. Annuity considerations.....		82,690
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		208,821
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		162
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		162
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		162
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		99,569
10. Matured endowments.....		1,641
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		61,124
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		162,334
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		2	20,121
17. Incurred during current year.....		15	105,256
Settled during current year:			
18.1 By payment in full.....		15	101,210
18.2 By payment on compromised claims.....			
18.3 Total paid.....		15	101,210
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		15	101,210
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		2	24,167
POLICY EXHIBIT			
20. In force December 31, prior year.....		463	11,792,745
21. Issued during year.....		7	810,001
22. Other changes to in force (net).....		(37)	(732,162)
23. In force December 31, current year.....		433	11,870,584

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	52,424	51,134		10,403	9,838
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	52,424	51,134	0	10,403	9,838
26. Totals (Line 24 + 25.7).....	52,424	51,134	0	10,403	9,838



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	480
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	480
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	0
DETAILS OF WRITE-INS		
1301.	.....	
1302.	.....	
1303.	.....	
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	8	71,986
21.	Issued during year.....		
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	8	71,986

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....192	187			
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....192	187	0	0	0
26.	Totals (Line 24 + 25.7).....192	187	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		30,872
2. Annuity considerations.....		8,800
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		39,672
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		59
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		59
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		59
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		5,284
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		33,083
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		38,367
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....		6	5,884
Settled during current year:			
18.1 By payment in full.....		5	5,284
18.2 By payment on compromised claims.....			
18.3 Total paid.....		5	5,284
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		5	5,284
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	600
POLICY EXHIBIT			
20. In force December 31, prior year.....		138	4,087,559
21. Issued during year.....		1	275,000
22. Other changes to in force (net).....		(14)	(612,612)
23. In force December 31, current year.....		125	3,749,947

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	25,566	24,937		1,063	1,005
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	25,566	24,937	0	1,063	1,005
26. Totals (Line 24 + 25.7).....	25,566	24,937	0	1,063	1,005



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	82,792
2.	Annuity considerations.....	14,707
3.	Deposit-type contract funds.....	30,960
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	128,459
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	172
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	172
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	172
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	104,642
10.	Matured endowments.....	1,859
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	22,161
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	128,662
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	3	10,063
17.	Incurred during current year.....	9	96,438
Settled during current year:			
18.1	By payment in full.....	12	106,501
18.2	By payment on compromised claims.....		
18.3	Total paid.....	12	106,501
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	12	106,501
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	435	8,661,744
21.	Issued during year.....	7	1,150,000
22.	Other changes to in force (net).....	(28)	(955,847)
23.	In force December 31, current year.....	414	8,855,897

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	36,851	35,944	.....	15,419	14,582
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	36,851	35,944	0	15,419	14,582
26. Totals (Line 24 + 25.7).....	36,851	35,944	0	15,419	14,582



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		83,511
2. Annuity considerations.....		59,446
3. Deposit-type contract funds.....		16,002
4. Other considerations.....		
5. Total (Lines 1 to 4).....		158,959
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		88
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		88
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		88
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		127,242
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		12,704
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		139,946
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		2	8,412
17. Incurred during current year.....		24	127,242
Settled during current year:			
18.1 By payment in full.....		24	127,242
18.2 By payment on compromised claims.....			
18.3 Total paid.....		24	127,242
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		24	127,242
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		2	8,412
POLICY EXHIBIT			
20. In force December 31, prior year.....		337	6,805,055
21. Issued during year.....		2	350,000
22. Other changes to in force (net).....		(24)	(783,652)
23. In force December 31, current year.....		315	6,371,403

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	50,172	48,937		17,893	16,922
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	50,172	48,937	0	17,893	16,922
26. Totals (Line 24 + 25.7).....	50,172	48,937	0	17,893	16,922



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		131,965
2. Annuity considerations.....		14,203
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		146,168
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		71,509
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		44,460
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		115,969
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		2	52,914
17. Incurred during current year.....		6	18,595
Settled during current year:			
18.1 By payment in full.....		8	71,509
18.2 By payment on compromised claims.....			
18.3 Total paid.....		8	71,509
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		8	71,509
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		369	19,417,345
21. Issued during year.....		9	1,595,000
22. Other changes to in force (net).....		(21)	(1,344,648)
23. In force December 31, current year.....		357	19,667,697

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	83,434	81,381		55,644	52,623
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	83,434	81,381	0	55,644	52,623
26. Totals (Line 24 + 25.7).....	83,434	81,381	0	55,644	52,623

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	7,284,458
2. Current year's realized pre-tax capital gains/(losses) of \$.....75,539 transferred into the reserve net of taxes of \$.....0.....	75,539
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	7,359,997
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	1,181,038
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	6,178,959

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2014.....	1,177,487	3,551		1,181,038
2. 2015.....	1,053,726	4,211		1,057,937
3. 2016.....	878,547	5,606		884,153
4. 2017.....	718,096	8,441		726,537
5. 2018.....	589,210	11,413		600,623
6. 2019.....	502,762	14,317		517,079
7. 2020.....	410,540	14,650		425,190
8. 2021.....	317,493	11,773		329,266
9. 2022.....	250,349	8,729		259,078
10. 2023.....	197,598	5,649		203,247
11. 2024.....	163,482	2,380		165,862
12. 2025.....	145,721	515		146,236
13. 2026.....	128,874	271		129,145
14. 2027.....	110,915	32		110,947
15. 2028.....	93,654	(311)		93,343
16. 2029.....	82,553	(567)		81,986
17. 2030.....	81,825	(770)		81,055
18. 2031.....	76,081	(788)		75,293
19. 2032.....	64,206	(857)		63,349
20. 2033.....	52,912	(869)		52,043
21. 2034.....	44,358	(938)		43,420
22. 2035.....	37,945	(1,019)		36,926
23. 2036.....	32,574	(1,145)		31,429
24. 2037.....	25,480	(1,277)		24,203
25. 2038.....	20,598	(1,467)		19,131
26. 2039.....	15,155	(1,605)		13,550
27. 2040.....	8,694	(1,529)		7,165
28. 2041.....	3,847	(1,212)		2,635
29. 2042.....	229	(895)		(666)
30. 2043.....	(452)	(577)		(1,029)
31. 2044 and Later.....		(173)		(173)
32. Total (Lines 1 to 31).....	7,284,459	75,539	0	7,359,998

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	449,890		449,890	3,018,443	167,409	3,185,852	3,635,742
2. Realized capital gains/(losses) net of taxes - General Account.....	(54,461)		(54,461)	1,814,875	479,213	2,294,088	2,239,627
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0	(1,077,343)		(1,077,343)	(1,077,343)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	131,299		131,299			0	131,299
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	526,728	0	526,728	3,755,975	646,622	4,402,597	4,929,325
9. Maximum reserve.....	767,283		767,283	2,224,499	120,254	2,344,753	3,112,036
10. Reserve objective.....	542,688		542,688	2,224,499	120,254	2,344,753	2,887,441
11. 20% of (Line 10 minus Line 8).....	3,192	0	3,192	(306,295)	(105,274)	(411,569)	(408,377)
12. Balance before transfers (Lines 8 + 11).....	529,920	0	529,920	3,449,680	541,348	3,991,028	4,520,948
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0	(1,225,181)	(421,094)	(1,646,275)	(1,646,275)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	529,920	0	529,920	2,224,499	120,254	2,344,753	2,874,673

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	23,231,320	XXX	XXX	23,231,320	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	131,499,962	XXX	XXX	131,499,962	0.0004	52,600	0.0023	302,450	0.0030	394,500
3	2	High quality.....	41,420,321	XXX	XXX	41,420,321	0.0019	78,699	0.0058	240,238	0.0090	372,783
4	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8).....	196,151,603	XXX	XXX	196,151,603	XXX	131,299	XXX	542,688	XXX	767,283
PREFERRED STOCKS												
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT-TERM BONDS												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26		Exchange traded.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		Total (Lines 9 + 17 + 25 + 33).....	196,151,603	XXX	XXX	196,151,603	XXX	131,299	XXX	542,688	XXX	767,283

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
28		MORTGAGE LOANS										
		In good standing:										
		35 Farm mortgages - CM1 - highest quality.....			XXX.....	0	0.0010	0	0.0050	0	0.0065	0
		36 Farm mortgages - CM2 - high quality.....			XXX.....	0	0.0035	0	0.0100	0	0.0130	0
		37 Farm mortgages - CM3 - medium quality.....			XXX.....	0	0.0060	0	0.0175	0	0.0225	0
		38 Farm mortgages - CM4 - low medium quality.....			XXX.....	0	0.0105	0	0.0300	0	0.0375	0
		39 Farm mortgages - CM5 - low quality.....			XXX.....	0	0.0160	0	0.0425	0	0.0550	0
		40 Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0006	0	0.0010	0
		41 Residential mortgages-all other.....			XXX.....	0	0.0013	0	0.0030	0	0.0040	0
		42 Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0006	0	0.0010	0
		43 Commercial mortgages-all other - CM1 - highest quality.....			XXX.....	0	0.0010	0	0.0050	0	0.0065	0
		44 Commercial mortgages-all other - CM2 - high quality.....			XXX.....	0	0.0035	0	0.0100	0	0.0130	0
		45 Commercial mortgages-all other - CM3 - medium quality.....			XXX.....	0	0.0060	0	0.0175	0	0.0225	0
		46 Commercial mortgages-all other - CM4 - low medium quality.....			XXX.....	0	0.0105	0	0.0300	0	0.0375	0
		47 Commercial mortgages-all other - CM5 - low quality.....			XXX.....	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, not in process:										
		48 Farm mortgages.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
		49 Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0005	0	0.0012	0	0.0020	0
		50 Residential mortgages-all other.....			XXX.....	0	0.0025	0	0.0058	0	0.0090	0
		51 Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0005	0	0.0012	0	0.0020	0
		52 Commercial mortgages-all other.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
		In process of foreclosure:										
		53 Farm mortgages.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
		54 Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0040	0	0.0040	0
		55 Residential mortgages-all other.....			XXX.....	0	0.0000	0	0.0130	0	0.0130	0
		56 Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0040	0	0.0040	0
		57 Commercial mortgages-all other.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
		58 Total Schedule B mortgages (sum of Lines 35 through 57).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0
		59 Schedule DA mortgages.....			XXX.....	0	0.0030	0	0.0100	0	0.0130	0
		60 Total mortgage loans on real estate (Lines 58 + 59).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....	17,401,965	XXX	XXX	17,401,965	0.0000	0	(a).....0.1300	2,262,255	(a).....0.1300	2,262,255
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
6		Fixed income highest quality.....				0	XXX		XXX		XXX	
7		Fixed income high quality.....				0	XXX		XXX		XXX	
8		Fixed income medium quality.....				0	XXX		XXX		XXX	
9		Fixed income low quality.....				0	XXX		XXX		XXX	
10		Fixed income lower quality.....				0	XXX		XXX		XXX	
11		Fixed income in or near default.....				0	XXX		XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....0.1300	0	(a).....0.1300	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
14		Real estate.....				0	(b).....0	0	(b).....0	0	(b).....0	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17		Total common stock (sum of Lines 1 through 16).....	17,401,965	0	0	17,401,965	XXX	0	XXX	2,262,255	XXX	2,262,255
REAL ESTATE												
18		Home office property (General Account only).....				0	0.0000	0	0.0750	0	0.0750	0
19		Investment properties.....	1,603,392			1,603,392	0.0000	0	0.0750	120,254	0.0750	120,254
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	1,603,392	0	0	1,603,392	XXX	0	XXX	120,254	XXX	120,254
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)
Basic Contribution, Reserve Objective and Maximum Reserve Calculations
Equity and Other Invested Asset Component

Line Number	NAIC Design- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30	1	Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
31	2	High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
32	3	Medium quality.....		XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
33	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
34	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
35	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
36		Affiliated life with AVR.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	0	XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38		Mortgages - CM1 - highest quality.....			XXX.....	0	0.0010	0	0.0050	0	0.0065	0
39		Mortgages - CM2 - high quality.....			XXX.....	0	0.0035	0	0.0100	0	0.0130	0
40		Mortgages - CM3 - medium quality.....			XXX.....	0	0.0060	0	0.0175	0	0.0225	0
41		Mortgages - CM4 - low medium quality.....			XXX.....	0	0.0105	0	0.0300	0	0.0375	0
42		Mortgages - CM5 - low quality.....			XXX.....	0	0.0160	0	0.0425	0	0.0550	0
43		Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0006	0	0.0010	0
44		Residential mortgages-all other.....		XXX.....	XXX.....	0	0.0013	0	0.0030	0	0.0040	0
45		Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46		Farm mortgages.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
47		Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0005	0	0.0012	0	0.0020	0
48		Residential mortgages-all other.....			XXX.....	0	0.0025	0	0.0058	0	0.0090	0
49		Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0005	0	0.0012	0	0.0020	0
50		Commercial mortgages-all other.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
		In Process of foreclosure Affiliated:										
51		Farm mortgages.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
52		Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0040	0	0.0040	0
53		Residential mortgages-all other.....			XXX.....	0	0.0000	0	0.0130	0	0.0130	0
54		Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0040	0	0.0040	0
55		Commercial mortgages-all other.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
56		Total Affiliated (Sum of Lines 38 through 55).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0
57		Unaffiliated - In Good Standing with Covenants.....			XXX.....	0	(c).....	0	(c).....	0	(c).....	0
58		Unaffiliated - In Good Standing Defeased with Government Securities.....			XXX.....	0	0.0010	0	0.0050	0	0.0065	0
59		Unaffiliated - In Good Standing Primarily Senior.....			XXX.....	0	0.0035	0	0.0100	0	0.0130	0
60		Unaffiliated - In Good Standing All Other.....			XXX.....	0	0.0060	0	0.0175	0	0.0225	0
61		Unaffiliated - Overdue, Not in Process.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
62		Unaffiliated - In Process of Foreclosure.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
63		Total Unaffiliated (Sum of Lines 57 through 62).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0
64		Total with Mortgage Loan Characteristics (Lines 56 + 63).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0

ASSET VALUATION RESERVE (continued)
Basic Contribution, Reserve Objective and Maximum Reserve Calculations
Equity and Other Invested Asset Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65		Unaffiliated public.....		XXX.....	XXX.....	0	0.0000	0	(a).....0.1300	0	(a).....0.1300	0
66		Unaffiliated private.....		XXX.....	XXX.....	0	0.0000	0	0.1600	0	0.1600	0
67		Affiliated life with AVR.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
68		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX.....	XXX.....	0	0.0000	0	0.1300	0	0.1300	0
69		Affiliated other - all other.....		XXX.....	XXX.....	0	0.0000	0	0.1600	0	0.1600	0
70		Total with Common Stock Characteristics (Sum of Lines 65 through 69).....	0	XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71		Home office property (general account only).....				0	0.0000	0	0.0750	0	0.0750	0
72		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
73		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
74		Total with Real Estate Characteristics (Sum of Lines 71 through 73).....	0	0	0	0	XXX.....	0	XXX.....	0	XXX.....	0
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75		Guaranteed federal low income housing tax credit.....				0	0.0003	0	0.0006	0	0.0010	0
76		Non-guaranteed federal low income housing tax credit.....				0	0.0063	0	0.0120	0	0.0190	0
77		Guaranteed state low income housing tax credit.....				0	0.0003	0	0.0006	0	0.0010	0
78		Non-guaranteed state low income housing tax credit.....				0	0.0063	0	0.0120	0	0.0190	0
79		All other low income housing tax credit.....				0	0.0273	0	0.0600	0	0.0975	0
80		Total LIHTC (Sum of Lines 75 through 79).....	0	0	0	0	XXX.....	0	XXX.....	0	XXX.....	0
		ALL OTHER INVESTMENTS										
81		NAIC 1 working capital finance investments.....		XXX.....		0	0.0000	0	0.0037	0	0.0037	0
82		NAIC 2 working capital finance investments.....		XXX.....		0	0.0000	0	0.0120	0	0.0120	0
83		Other invested assets - Schedule BA.....		XXX.....		0	0.0000	0	0.1300	0	0.1300	0
84		Other short-term invested assets - Schedule DA.....		XXX.....		0	0.0000	0	0.1300	0	0.1300	0
85		Total All Other (sum of Lines 81, 82, 83 and 84).....	0	XXX.....	0	0	XXX.....	0	XXX.....	0	XXX.....	0
86		Total Other Invested Assets - Schedule BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85).....	0	0	0	0	XXX.....	0	XXX.....	0	XXX.....	0

- (a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

AVR-Replications (Synthetic) Assets
NONE

Sch. F
NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1.	Premiums written.....	3,493,361	XXX.....	XXX.....	XXX.....	3,493,361	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	
2.	Premiums earned.....	3,477,171	XXX.....	XXX.....	XXX.....	3,477,171	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	
3.	Incurred claims.....	1,173,585	33.8	0	0.0	0	0.0	1,173,585	33.8	0	0.0	0	0.0
4.	Cost containment expenses.....	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4)....	1,173,585	33.8	0	0.0	0	0.0	1,173,585	33.8	0	0.0	0	0.0
6.	Increase in contract reserves.....	(545,212)	(15.7)	0	0.0	0	0.0	(545,212)	(15.7)	0	0.0	0	0.0
7.	Commissions (a).....	430,288	12.4	0.0	0.0	0.0	430,288	12.4	0.0	0.0	0.0	0.0	0.0
8.	Other general insurance expenses.....	1,297,463	37.3	0.0	0.0	0.0	1,297,463	37.3	0.0	0.0	0.0	0.0	0.0
9.	Taxes, licenses and fees.....	108,679	3.1	0.0	0.0	0.0	108,679	3.1	0.0	0.0	0.0	0.0	0.0
10.	Total other expenses incurred.....	1,836,430	52.8	0	0.0	0	0.0	1,836,430	52.8	0	0.0	0	0.0
11.	Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12.	Gain from underwriting before dividends or refunds.....	1,012,368	29.1	0	0.0	0	0.0	1,012,368	29.1	0	0.0	0	0.0
13.	Dividends or refunds.....	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14.	Gain from underwriting after dividends or refunds.....	1,012,368	29.1	0	0.0	0	0.0	1,012,368	29.1	0	0.0	0	0.0

DETAILS OF WRITE-INS

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Contracts				
	Total	Collectively Renewable	3	4	5	6	7
			Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES							
A. Premium Reserves:							
1. Unearned premiums.....	0						
2. Advance premiums.....	130,966			130,966			
3. Reserve for rate credits.....	0						
4. Total premium reserves, current year.....	130,966	0	0	130,966	0	0	0
5. Total premium reserves, prior year.....	128,431			128,431			
6. Increase in total premium reserves.....	2,535	0	0	2,535	0	0	0
B. Contract Reserves:							
1. Additional reserves (a).....	4,845,843			4,845,843			
2. Reserve for future contingent benefits.....	0						
3. Total contract reserves, current year.....	4,845,843	0	0	4,845,843	0	0	0
4. Total contract reserves, prior year.....	5,391,055			5,391,055			
5. Increase in contract reserves.....	(545,212)	0	0	(545,212)	0	0	0
C. Claim Reserves and Liabilities:							
1. Total current year.....	793,177	0	0	793,177	0	0	0
2. Total prior year.....	860,544			860,544			
3. Increase.....	(67,367)	0	0	(67,367)	0	0	0

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

		1	2	Other Individual Policies				
				3	4	5	6	7
		Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES								
1.	Claims Paid During the Year:							
	1.1 On claims incurred prior to current year.....	480,384			480,384			
	1.2 On claims incurred during current year.....	760,568			760,568			
2.	Claim Reserves and Liabilities, Dec. 31, Current Year:							
	2.1 On claims incurred prior to current year.....	293,514			293,514			
	2.2 On claims incurred during current year.....	499,663			499,663			
3.	Test:							
	3.1 Line 1.1 plus 2.1.....	773,898	0	0	773,898	0	0	0
	3.2 Claim reserves and liabilities, Dec. 31, prior year.....	860,544			860,544			
	3.3 Line 3.1 minus Line 3.2.....	(86,646)	0	0	(86,646)	0	0	0

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

		1	2	Other Individual Policies				
			Collectively Renewable	3	4	5	6	7
		Total		Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 4 - REINSURANCE								
A.	Reinsurance Assumed:							
	1. Premiums written.....	0	.....	.....	.....	.....	.....	.....
	2. Premiums earned.....	0	.....	.....	.....	.....	.....	.....
	3. Incurred claims.....	0	.....	.....	.....	.....	.....	.....
	4. Commissions.....	0	.....	.....	.....	.....	.....	.....
B.	Reinsurance Ceded:							
	1. Premiums written.....	71,527	.....	.....	.....71,527	.....	.....	.....
	2. Premiums earned.....	71,527	.....	.....	.....71,527	.....	.....	.....
	3. Incurred claims.....	0	.....	.....	.....	.....	.....	.....
	4. Commissions.....	0	.....	.....	.....	.....	.....	.....

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

United Transportation Union Insurance Association
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	1,173,585			1,173,585
2. Beginning claim reserves and liabilities.....	860,544			860,544
3. Ending claim reserves and liabilities.....	793,177			793,177
4. Claims paid.....	1,240,952	0	0	1,240,952
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....				0
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	0	0	0	0
D. Net:				
13. Incurred claims.....	1,173,585	0	0	1,173,585
14. Beginning claim reserves and liabilities.....	860,544	0	0	860,544
15. Ending claim reserves and liabilities.....	793,177	0	0	793,177
16. Claims paid.....	1,240,952	0	0	1,240,952
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	1,173,585			1,173,585
18. Beginning reserves and liabilities.....	860,544			860,544
19. Ending reserves and liabilities.....	793,177			793,177
20. Paid claims and cost containment expenses.....	1,240,952	0	0	1,240,952

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

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

Sch. S-Pt. 2
NONE

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	YRT/I.....		55,426,027	146,983	135,053	174,645				
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	CO/I.....		608,925	9,871	9,329	1,919				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	YRT/I.....		9,218,780	25,746	54,261	54,004				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	CO/I.....		6,511,577	32,186		38,145				
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						71,765,309	214,786	198,643	268,713	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						71,765,309	214,786	198,643	268,713	0	0	0	0
1199999.	Total - General Account - Authorized.....						71,765,309	214,786	198,643	268,713	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						71,765,309	214,786	198,643	268,713	0	0	0	0
6999999.	Total U.S.....						71,765,309	214,786	198,643	268,713	0	0	0	0
9999999.	Total.....						71,765,309	214,786	198,643	268,713	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type	Type of Business Ceded	Premiums	Unearned Premiums (estimated)	Reserve Credit Taken Other Than for Unearned Premiums	11	12	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
										Current Year	Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
88099.....	75-1608507....	.01/01/2008	Optimum Re Ins Co.....	TX.....	OTH/I.....	A.....	71,527						
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						71,527	.0	.0	.0	.0	.0	.0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						71,527	.0	.0	.0	.0	.0	.0
1199999.	Total - General Account - Authorized.....						71,527	.0	.0	.0	.0	.0	.0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						71,527	.0	.0	.0	.0	.0	.0
6999999.	Total - U.S.....						71,527	.0	.0	.0	.0	.0	.0
9999999.	Total.....						71,527	.0	.0	.0	.0	.0	.0

Sch. S-Pt. 4
NONE

Sch. S-Pt. 5
NONE

SCHEDULE S - PART 6

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

	1 2014	2 2013	3 2012	4 2011	5 2010
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	340	354	378	276	250
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....	43	162	12	106	143
4. Surrender benefits and withdrawals for life contracts.....					
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					
9. Aggregate reserves for life and accident and health contracts.....	215	199	205	223	175
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....					
12. Amounts recoverable on reinsurance.....					
13. Experience rating refunds due or unpaid.....					
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....				XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....				XXX	XXX
23. Funds deposited by and withheld from (F).....				XXX	XXX
24. Letters of credit (L).....				XXX	XXX
25. Trust agreements (T).....				XXX	XXX
26. Other (O).....				XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	225,211,757		225,211,757
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	131,466		131,466
4. Net credit for ceded reinsurance.....	XXX	214,786	214,786
5. All other admitted assets (balance).....	2,251,716		2,251,716
6. Total assets excluding separate accounts (Line 26).....	227,594,939	214,786	227,809,725
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	227,594,939	214,786	227,809,725
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	167,470,971	214,786	167,685,757
10. Liability for deposit-type contracts (Line 3).....	5,649,282		5,649,282
11. Claim reserves (Line 4).....	1,325,757		1,325,757
12. Member refunds/reserves (Lines 5 through 6).....	6,299		6,299
13. Premium & annuity considerations received in advance (Line 7).....	380,189		380,189
14. Other contract liabilities (Line 8).....	6,401,392		6,401,392
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount)....			0
19. All other liabilities (balance).....	3,917,589		3,917,589
20. Total liabilities excluding Separate Accounts (Line 23).....	185,151,479	214,786	185,366,265
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	185,151,479	214,786	185,366,265
23. Capital & surplus (Line 30).....	42,443,460	XXX	42,443,460
24. Total liabilities, capital & surplus (Line 31).....	227,594,939	214,786	227,809,725
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	214,786		
26. Claim reserves.....	0		
27. Member refunds/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	214,786		
34. Premiums and considerations.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	0		
41. Total net credit for ceded reinsurance.....	214,786		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts
States, Etc.							
							6 Totals
1.	Alabama.....	AL.....	95,841	7,729	12,695		116,265
2.	Alaska.....	AK.....		1,900	24		1,924
3.	Arizona.....	AZ.....	78,878	16,925	27,624		123,427
4.	Arkansas.....	AR.....	156,823	5,230	18,137		180,190
5.	California.....	CA.....	748,258	516,905	121,203		1,639,270
6.	Colorado.....	CO.....	109,927	160,499	28,632		299,058
7.	Connecticut.....	CT.....	3,758	25,720	1,908		31,386
8.	Delaware.....	DE.....	9,092		1,281		10,373
9.	District of Columbia.....	DC.....	10,102		3,031		13,133
10.	Florida.....	FL.....	98,082	619,588	13,595		731,265
11.	Georgia.....	GA.....	245,653	10,240	55,278		311,171
12.	Hawaii.....	HI.....					0
13.	Idaho.....	ID.....	38,617	2,300	22,735		63,652
14.	Illinois.....	IL.....	570,236	1,232,172	158,963		1,961,371
15.	Indiana.....	IN.....	237,169	21,265	58,677		317,111
16.	Iowa.....	IA.....	104,016	13,760	17,543		149,871
17.	Kansas.....	KS.....	198,684	644,665	37,412		965,351
18.	Kentucky.....	KY.....	188,560	9,300	17,953		238,400
19.	Louisiana.....	LA.....	124,128	11,056	42,447		177,631
20.	Maine.....	ME.....	3,392		250		3,642
21.	Maryland.....	MD.....	75,986	14,222	5,702		95,910
22.	Massachusetts.....	MA.....	12,431		4,838		17,269
23.	Michigan.....	MI.....	70,838	168,500	11,896		251,234
24.	Minnesota.....	MN.....	81,050	186,777	8,049		477,834
25.	Mississippi.....	MS.....	30,531	5,000	8,356		43,887
26.	Missouri.....	MO.....	251,966	68,224	53,196		373,386
27.	Montana.....	MT.....	31,206	900	10,908		43,014
28.	Nebraska.....	NE.....	192,096	52,896	59,608		304,600
29.	Nevada.....	NV.....	13,923	19,130	2,290		35,343
30.	New Hampshire.....	NH.....			76		76
31.	New Jersey.....	NJ.....	152,437	42,100	129,875		401,894
32.	New Mexico.....	NM.....	23,362	2,600	7,165		33,127
33.	New York.....	NY.....	188,107	95,052	45,870		358,887
34.	North Carolina.....	NC.....	106,986	164,378	16,336		328,375
35.	North Dakota.....	ND.....	93,906	14,832	16,439		125,177
36.	Ohio.....	OH.....	287,493	681,240	49,344		1,320,678
37.	Oklahoma.....	OK.....	57,404	400	5,282		63,086
38.	Oregon.....	OR.....	18,788		6,351		25,139
39.	Pennsylvania.....	PA.....	168,237	423,222	72,165		778,066
40.	Rhode Island.....	RI.....					0
41.	South Carolina.....	SC.....	77,714	6,500	19,623		103,837
42.	South Dakota.....	SD.....	8,102		2,656		10,758
43.	Tennessee.....	TN.....	124,015	35,733	20,267		180,015
44.	Texas.....	TX.....	278,690	43,282	72,073		404,045
45.	Utah.....	UT.....	38,286		5,571		43,857
46.	Vermont.....	VT.....	480		74		554
47.	Virginia.....	VA.....	126,131	82,690	20,129		228,950
48.	Washington.....	WA.....	30,872	8,800	9,816		49,488
49.	West Virginia.....	WV.....	83,511	59,446	19,264		178,223
50.	Wisconsin.....	WI.....	82,792	14,707	14,149		142,608
51.	Wyoming.....	WY.....	131,965	14,203	32,036		178,204
52.	American Samoa.....	AS.....					0
53.	Guam.....	GU.....					0
54.	Puerto Rico.....	PR.....					0
55.	US Virgin Islands.....	VI.....					0
56.	Northern Mariana Islands.....	MP.....					0
57.	Canada.....	CAN.....					0
58.	Aggregate Other Alien.....	OT.....					0
59.	Totals.....		5,860,521	5,504,088	1,368,793	0	13,932,013

Sch. Y-Pt. 1A
NONE

Sch. Y-Pt. 2
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

MARCH FILING		
10.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
11.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
12.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
13.	Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be field with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
34.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
35.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?	YES
APRIL FILING		
36.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
37.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
38.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
39.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
40.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

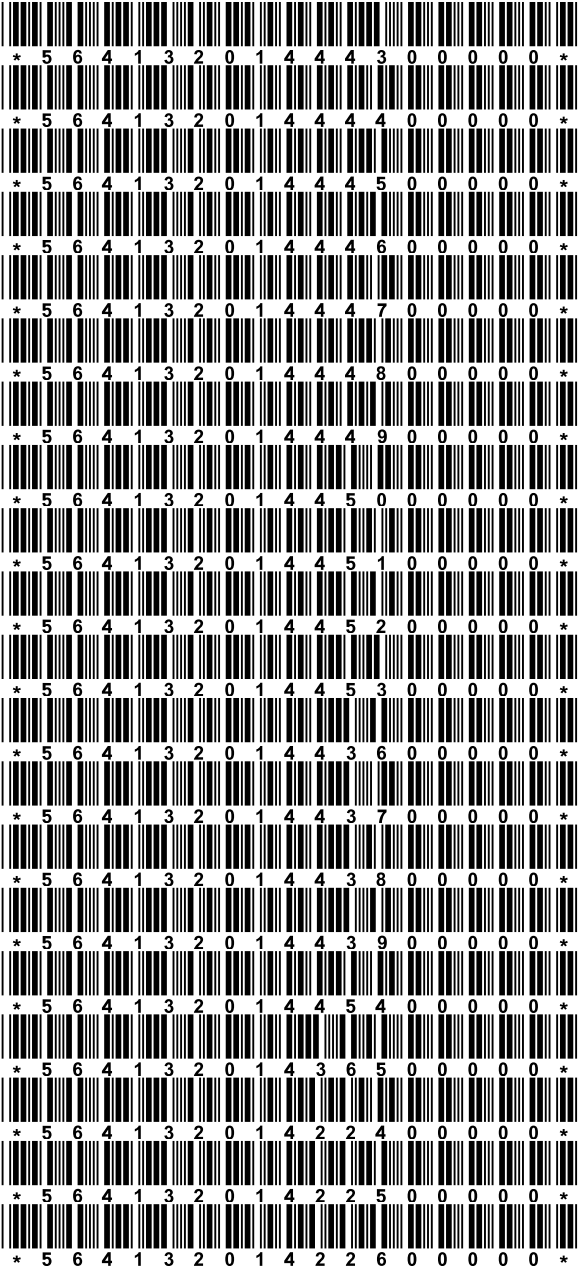
43. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
44. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
45. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

EXPLANATIONS:

BARCODES:

- 1.
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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NONE**

2013 ALPHABETICAL INDEX

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