



ANNUAL STATEMENT

For the Year Ended December 31, 2015

of the Condition and Affairs of the

CENTRAL RESERVE LIFE INSURANCE COMPANY

NAIC Group Code.....0901, 0901
(Current Period) (Prior Period)

Organized under the Laws of Ohio

Incorporated/Organized..... July 2, 1963

Statutory Home Office

Main Administrative Office

Mail Address

Primary Location of Books and Records

Internet Web Site Address

Statutory Statement Contact

NAIC Company Code..... 61727

State of Domicile or Port of Entry Ohio

1300 East Ninth Street..... Cleveland OH US 44114
(Street and Number) (City or Town, State, Country and Zip Code)

11200 Lakeline Blvd Ste 100..... Austin TX US..... 78717
(Street and Number) (City or Town, State, Country and Zip Code)

11200 Lakeline Blvd Ste 100..... Austin TX US 78717
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

11200 Lakeline Blvd Ste 100..... Austin TX US 78717
(Street and Number) (City or Town, State, Country and Zip Code)

www.CignaSupplementalBenefits.com

Jesse Navarrete
(Name)

CSBFinRpt@cigna.com
(E-Mail Address)

Employer's ID Number..... 34-0970995

Country of Domicile US

Commenced Business..... May 12, 1965

512-451-2224
(Area Code) (Telephone Number)

512-451-2224
(Area Code) (Telephone Number)

512-807-4801
(Area Code) (Telephone Number) (Extension)

512-467-1399
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Brian Case Evanko	President	2. Byron Keith Buescher	Treasurer and Chief Accounting Officer
3. Brenda Weigilia Hardison	Secretary	4. James Monroe Garvin III	Vice President and Appointed Actuary

OTHER

Jessica Kierulf Tutwiler	Chief Financial Officer	David Lawrence Chambers	Vice President-Sales and Marketing
Mark P Fleming	Vice President and Assistant Treasurer	Joanne Ruth Hart	Vice President and Assistant Treasurer
Scott Ronald Lambert	Vice President and Assistant Treasurer	Maureen Hardiman Ryan	Vice President and Assistant Treasurer
Man-Kit Simon Tang	Vice President and Chief Actuary	Eric Paul Palmer	Vice President

DIRECTORS OR TRUSTEES

Brian Case Evanko	Jessica Kierulf Tutwiler	Eric Paul Palmer	Frank Sataline, Jr.
James Yablecki			

State of..... Texas
County of..... Williamson

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)

Brian Case Evanko

1. (Printed Name)

President

(Title)

(Signature)

Byron Keith Buescher

2. (Printed Name)

Treasurer and Chief Accounting Officer

(Title)

(Signature)

Brenda Weigilia Hardison

3. (Printed Name)

Secretary

(Title)

Subscribed and sworn to before me

This day of February 2016

a. Is this an original filing?

Yes [X] No []

b. If no

1. State the amendment number

2. Date filed

3. Number of pages attached

CENTRAL RESERVE LIFE INSURANCE COMPANY
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities.....	4,829,158	17.6	4,829,158		4,829,158	17.6
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies.....		0.0			0	0.0
1.22 Issued by U.S. government sponsored agencies.....		0.0			0	0.0
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities).....		0.0			0	0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations.....		0.0			0	0.0
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations.....		0.0			0	0.0
1.43 Revenue and assessment obligations.....		0.0			0	0.0
1.44 Industrial development and similar obligations.....		0.0			0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA.....		0.0			0	0.0
1.512 Issued or guaranteed by FNMA and FHLMC.....		0.0			0	0.0
1.513 All other.....		0.0			0	0.0
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....		0.0			0	0.0
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-based securities issued or guaranteed by agencies shown in Line 1.521.....		0.0			0	0.0
1.523 All other.....		0.0			0	0.0
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities).....		0.0			0	0.0
2.2 Unaffiliated non-U.S. securities (including Canada).....		0.0			0	0.0
2.3 Affiliated securities.....		0.0			0	0.0
3. Equity interests:						
3.1 Investments in mutual funds.....		0.0			0	0.0
3.2 Preferred stocks:						
3.21 Affiliated.....		0.0			0	0.0
3.22 Unaffiliated.....		0.0			0	0.0
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated.....		0.0			0	0.0
3.32 Unaffiliated.....		0.0			0	0.0
3.4 Other equity securities:						
3.41 Affiliated.....	16,352,578	59.5	16,352,578		16,352,578	59.5
3.42 Unaffiliated.....		0.0			0	0.0
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated.....		0.0			0	0.0
3.52 Unaffiliated.....		0.0			0	0.0
4. Mortgage loans:						
4.1 Construction and land development.....		0.0			0	0.0
4.2 Agricultural.....		0.0			0	0.0
4.3 Single family residential properties.....		0.0			0	0.0
4.4 Multifamily residential properties.....		0.0			0	0.0
4.5 Commercial loans.....		0.0			0	0.0
4.6 Mezzanine real estate loans.....		0.0			0	0.0
5. Real estate investments:						
5.1 Property occupied by company.....		0.0			0	0.0
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....		0.0			0	0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....		0.0			0	0.0
6. Contract loans.....		0.0			0	0.0
7. Derivatives.....		0.0			0	0.0
8. Receivables for securities.....		0.0			0	0.0
9. Securities lending (Line 10, Asset Page reinvested collateral).....		0.0		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments.....	6,315,922	23.0	6,315,922		6,315,922	23.0
11. Other invested assets.....		0.0			0	0.0
12. Total invested assets.....	27,497,658	100.0	27,497,658	0	27,497,658	100.0

CENTRAL RESERVE LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 6).....		
2.2	Additional investment made after acquisition (Part 2, Column 9).....		0
3.	Current year change in encumbrances:		
3.1	Totals, Part 1, Column 13.....		
3.2	Totals, Part 3, Column 11.....		0
4.	Total gain (loss) on disposals, Part 3, Column 18.....		
5.	Deduct amounts received on disposals, Part 3, Column 15.....		
6.	Total foreign exchange change in book/adjusted carrying value:		
6.1	Totals, Part 1, Column 15.....		
6.2	Totals, Part 3, Column 13.....		0
7.	Deduct current year's other-than-temporary impairment recognized:		
7.1	Totals, Part 1, Column 12.....		
7.2	Totals, Part 3, Column 10.....		0
8.	Deduct current year's depreciation:		
8.1	Totals, Part 1, Column 11.....		
8.2	Totals, Part 3, Column 9.....		0
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....		0
10.	Deduct total nonadmitted amounts.....		
11.	Statement value at end of current period (Line 9 minus Line 10).....		0

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 7).....		
2.2	Additional investment made after acquisition (Part 2, Column 8).....		0
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 12.....		
3.2	Totals, Part 3, Column 11.....		0
4.	Accrual of discount.....		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 9.....		
5.2	Totals, Part 3, Column 8.....		0
6.	Total gain (loss) on disposals, Part 3, Column 18.....		
7.	Deduct amounts received on disposals, Part 3, Column 15.....		
8.	Deduct amortization of premium and mortgage interest points and commitment fees.....		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1	Totals, Part 1, Column 13.....		
9.2	Totals, Part 3, Column 13.....		0
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 11.....		
10.2	Totals, Part 3, Column 10.....		0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		0
12.	Total valuation allowance.....		
13.	Subtotal (Line 11 plus Line 12).....		0
14.	Deduct total nonadmitted amounts.....		
15.	Statement value at end of current period (Line 13 minus Line 14).....		0

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8).....		
2.2	Additional investment made after acquisition (Part 2, Column 9).....		0
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16.....		
3.2	Totals, Part 3, Column 12.....		0
4.	Accrual of discount.....		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13.....		
5.2	Totals, Part 3, Column 9.....		0
6.	Total gain (loss) on disposals, Part 3, Column 19.....		
7.	Deduct amounts received on disposals, Part 3, Column 16.....		
8.	Deduct amortization of premium and depreciation.....		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17.....		
9.2	Totals, Part 3, Column 14.....		0
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15.....		
10.2	Totals, Part 3, Column 11.....		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		0
12.	Deduct total nonadmitted amounts.....		
13.	Statement value at end of current period (Line 11 minus Line 12).....		0

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....		21,634,833
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....		682,584
3.	Accrual of discount.....		245
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12.....		
4.2	Part 2, Section 1, Column 15.....		
4.3	Part 2, Section 2, Column 13.....	1,763,459	
4.4	Part 4, Column 11.....		1,763,459
5.	Total gain (loss) on disposals, Part 4, Column 19.....		
6.	Deduct consideration for bonds and stocks disposed of, Part 4, Column 7.....		2,875,000
7.	Deduct amortization of premium.....		24,385
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15.....		
8.2	Part 2, Section 1, Column 19.....		
8.3	Part 2, Section 2, Column 16.....		
8.4	Part 4, Column 15.....		0
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14.....		
9.2	Part 2, Section 1, Column 17.....		
9.3	Part 2, Section 2, Column 14.....		
9.4	Part 4, Column 13.....		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....		21,181,736
11.	Deduct total nonadmitted amounts.....		
12.	Statement value at end of current period (Line 10 minus Line 11).....		21,181,736

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States.....	.....4,829,158	.....4,836,607	.....4,832,617	.....4,810,000
	2. Canada.....				
	3. Other Countries.....				
	4. Totals.....	.....4,829,158	.....4,836,607	.....4,832,617	.....4,810,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals.....				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals.....				
U.S. Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions	7. Totals.....				
Industrial and Miscellaneous and Hybrid Securities (Unaffiliated)	8. United States.....				
	9. Canada.....				
	10. Other Countries.....				
	11. Totals.....	.....0	.....0	.....0	.....0
Parent, Subsidiaries and Affiliates	12. Totals.....				
	13. Total Bonds.....	.....4,829,158	.....4,836,607	.....4,832,617	.....4,810,000
PREFERRED STOCKS Industrial and Miscellaneous (Unaffiliated)	14. United States.....				
	15. Canada.....				
	16. Other Countries.....				
	17. Totals.....	.....0	.....0	.....0	
Parent, Subsidiaries and Affiliates	18. Totals.....				
	19. Total Preferred Stocks.....	.....0	.....0	.....0	
COMMON STOCKS Industrial and Miscellaneous (Unaffiliated)	20. United States.....				
	21. Canada.....				
	22. Other Countries.....				
	23. Totals.....	.....0	.....0	.....0	
Parent, Subsidiaries and Affiliates	24. Totals.....	.....16,352,578	.....16,352,578	.....15,081,071	
	25. Total Common Stocks.....	.....16,352,578	.....16,352,578	.....15,081,071	
	26. Total Stocks.....	.....16,352,578	.....16,352,578	.....15,081,071	
	27. Total Bonds and Stocks....	.....21,181,736	.....21,189,185	.....19,913,688	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1.	U.S. Governments											
1.1	NAIC 1.....	1,629,938		3,199,220			4,829,158	44.5	7,045,715	70.2	4,829,158	
1.2	NAIC 2.....						.0	.0.0		.0.0		
1.3	NAIC 3.....						.0	.0.0		.0.0		
1.4	NAIC 4.....						.0	.0.0		.0.0		
1.5	NAIC 5.....						.0	.0.0		.0.0		
1.6	NAIC 6.....						.0	.0.0		.0.0		
1.7	Totals.....	1,629,938	.0	3,199,220	.0	.0	4,829,158	44.5	7,045,715	70.2	4,829,158	.0
2.	All Other Governments											
2.1	NAIC 1.....						.0	.0.0		.0.0		
2.2	NAIC 2.....						.0	.0.0		.0.0		
2.3	NAIC 3.....						.0	.0.0		.0.0		
2.4	NAIC 4.....						.0	.0.0		.0.0		
2.5	NAIC 5.....						.0	.0.0		.0.0		
2.6	NAIC 6.....						.0	.0.0		.0.0		
2.7	Totals.....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
3.	U.S. States, Territories and Possessions, etc., Guaranteed											
3.1	NAIC 1.....						.0	.0.0		.0.0		
3.2	NAIC 2.....						.0	.0.0		.0.0		
3.3	NAIC 3.....						.0	.0.0		.0.0		
3.4	NAIC 4.....						.0	.0.0		.0.0		
3.5	NAIC 5.....						.0	.0.0		.0.0		
3.6	NAIC 6.....						.0	.0.0		.0.0		
3.7	Totals.....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1	NAIC 1.....						.0	.0.0		.0.0		
4.2	NAIC 2.....						.0	.0.0		.0.0		
4.3	NAIC 3.....						.0	.0.0		.0.0		
4.4	NAIC 4.....						.0	.0.0		.0.0		
4.5	NAIC 5.....						.0	.0.0		.0.0		
4.6	NAIC 6.....						.0	.0.0		.0.0		
4.7	Totals.....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1	NAIC 1.....						.0	.0.0		.0.0		
5.2	NAIC 2.....						.0	.0.0		.0.0		
5.3	NAIC 3.....						.0	.0.0		.0.0		
5.4	NAIC 4.....						.0	.0.0		.0.0		
5.5	NAIC 5.....						.0	.0.0		.0.0		
5.6	NAIC 6.....						.0	.0.0		.0.0		
5.7	Totals.....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0

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SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1.....	(d).....7,651,808	.....0	.....3,199,220	.....0	.....0	.....10,851,028	.....100.0	.....XXX.....	.....XXX.....	.....10,851,028	.....0
9.2 NAIC 2.....	(d).....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....XXX.....	.....XXX.....	.....0	.....0
9.3 NAIC 3.....	(d).....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....XXX.....	.....XXX.....	.....0	.....0
9.4 NAIC 4.....	(d).....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....XXX.....	.....XXX.....	.....0	.....0
9.5 NAIC 5.....	(d).....0	.....0	.....0	.....0	.....0	(c).....0	.....0.0	.....XXX.....	.....XXX.....	.....0	.....0
9.6 NAIC 6.....	(d).....0	.....0	.....0	.....0	.....0	(c).....0	.....0.0	.....XXX.....	.....XXX.....	.....0	.....0
9.7 Totals.....	.....7,651,808	.....0	.....3,199,220	.....0	.....0	(b).....10,851,028	.....100.0	.....XXX.....	.....XXX.....	.....10,851,028	.....0
9.8 Line 9.7 as a % of Col. 6.....	.....70.5	.....0.0	.....29.5	.....0.0	.....0.0	.....100.0	.....XXX.....	.....XXX.....	.....XXX.....	.....100.0	.....0.0
10. Total Bonds Prior Year											
10.1 NAIC 1.....	.....5,892,294	.....1,629,963	.....2,519,486			.....XXX.....	.....XXX.....	.....10,041,743	.....100.0	.....10,041,743	
10.2 NAIC 2.....						.....XXX.....	.....XXX.....	.....0	.....0.0		
10.3 NAIC 3.....						.....XXX.....	.....XXX.....	.....0	.....0.0		
10.4 NAIC 4.....						.....XXX.....	.....XXX.....	.....0	.....0.0		
10.5 NAIC 5.....						.....XXX.....	.....XXX.....	(c).....0	.....0.0		
10.6 NAIC 6.....						.....XXX.....	.....XXX.....	(c).....0	.....0.0		
10.7 Totals.....	.....5,892,294	.....1,629,963	.....2,519,486	.....0	.....0	.....XXX.....	.....XXX.....	(b).....10,041,743	.....100.0	.....10,041,743	.....0
10.8 Line 10.7 as a % of Col. 8.....	.....58.7	.....16.2	.....25.1	.....0.0	.....0.0	.....XXX.....	.....XXX.....	.....100.0	.....XXX.....	.....100.0	.....0.0
11. Total Publicly Traded Bonds											
11.1 NAIC 1.....	.....7,651,808		.....3,199,220			.....10,851,028	.....100.0	.....10,041,743	.....100.0	.....10,851,028	.....XXX.....
11.2 NAIC 2.....						.....0	.....0.0	.....0	.....0.0	.....0	.....XXX.....
11.3 NAIC 3.....						.....0	.....0.0	.....0	.....0.0	.....0	.....XXX.....
11.4 NAIC 4.....						.....0	.....0.0	.....0	.....0.0	.....0	.....XXX.....
11.5 NAIC 5.....						.....0	.....0.0	.....0	.....0.0	.....0	.....XXX.....
11.6 NAIC 6.....						.....0	.....0.0	.....0	.....0.0	.....0	.....XXX.....
11.7 Totals.....	.....7,651,808	.....0	.....3,199,220	.....0	.....0	.....10,851,028	.....100.0	.....10,041,743	.....100.0	.....10,851,028	.....XXX.....
11.8 Line 11.7 as a % of Col. 6.....	.....70.5	.....0.0	.....29.5	.....0.0	.....0.0	.....100.0	.....XXX.....	.....XXX.....	.....XXX.....	.....100.0	.....XXX.....
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9.....	.....70.5	.....0.0	.....29.5	.....0.0	.....0.0	.....100.0	.....XXX.....	.....XXX.....	.....XXX.....	.....100.0	.....XXX.....
12. Total Privately Placed Bonds											
12.1 NAIC 1.....						.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.2 NAIC 2.....						.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.3 NAIC 3.....						.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.4 NAIC 4.....						.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.5 NAIC 5.....						.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.6 NAIC 6.....						.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.7 Totals.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....XXX.....	.....0
12.8 Line 12.7 as a % of Col. 6.....	.....0.0	.....0.0	.....0.0	.....0.0	.....0.0	.....0.0	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9.....	.....0.0	.....0.0	.....0.0	.....0.0	.....0.0	.....0.0	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.0

(a) Includes \$.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$.....0 current year, \$.....0 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$....6,021,870; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1.	U.S. Governments											
1.1	Issuer Obligations.....	1,629,938		3,199,220			4,829,158	44.5	7,045,715	70.2	4,829,158	
1.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
1.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
1.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
1.5	Totals.....	1,629,938	.0	3,199,220	.0	.0	4,829,158	44.5	7,045,715	70.2	4,829,158	.0
2.	All Other Governments											
2.1	Issuer Obligations.....						.0	0.0		0.0		
2.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
2.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
2.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
2.5	Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.	U.S. States, Territories and Possessions, Guaranteed											
3.1	Issuer Obligations.....						.0	0.0		0.0		
3.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
3.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
3.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
3.5	Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1	Issuer Obligations.....						.0	0.0		0.0		
4.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
4.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
4.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
4.5	Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1	Issuer Obligations.....						.0	0.0		0.0		
5.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
5.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
5.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
5.5	Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.	Industrial and Miscellaneous (unaffiliated)											
6.1	Issuer Obligations.....	6,021,870					6,021,870	55.5	2,996,029	29.8	6,021,870	
6.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
6.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
6.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
6.5	Totals.....	6,021,870	.0	.0	.0	.0	6,021,870	55.5	2,996,029	29.8	6,021,870	.0
7.	Hybrid Securities											
7.1	Issuer Obligations.....						.0	0.0		0.0		
7.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
7.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
7.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
7.5	Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.	Parent, Subsidiaries and Affiliates											
8.1	Issuer Obligations.....						.0	0.0		0.0		
8.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
8.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
8.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
8.5	Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0

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SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9.	Total Bonds Current Year											
9.1	Issuer Obligations.....	7,651,808	0	3,199,220	0	0	10,851,028	100.0	XXX	XXX	10,851,028	0
9.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.4	Other Loan-Backed and Structured Securities.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.5	Totals.....	7,651,808	0	3,199,220	0	0	10,851,028	100.0	XXX	XXX	10,851,028	0
9.6	Line 9.5 as a % of Col. 6.....	70.5	0.0	29.5	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
10.	Total Bonds Prior Year											
10.1	Issuer Obligations.....	5,892,294	1,629,963	2,519,486			XXX	XXX	10,041,743	100.0	10,041,743	
10.2	Residential Mortgage-Backed Securities.....						XXX	XXX	0	0.0		
10.3	Commercial Mortgage-Backed Securities.....						XXX	XXX	0	0.0		
10.4	Other Loan-Backed and Structured Securities.....						XXX	XXX	0	0.0		
10.5	Totals.....	5,892,294	1,629,963	2,519,486	0	0	XXX	XXX	10,041,743	100.0	10,041,743	0
10.6	Line 10.5 as a % of Col. 8.....	58.7	16.2	25.1	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
11.	Total Publicly Traded Bonds											
11.1	Issuer Obligations.....	7,651,808		3,199,220			10,851,028	100.0	10,041,743	100.0	10,851,028	XXX
11.2	Residential Mortgage-Backed Securities.....						0	0.0	0	0.0	0	XXX
11.3	Commercial Mortgage-Backed Securities.....						0	0.0	0	0.0	0	XXX
11.4	Other Loan-Backed and Structured Securities.....						0	0.0	0	0.0	0	XXX
11.5	Totals.....	7,651,808	0	3,199,220	0	0	10,851,028	100.0	10,041,743	100.0	10,851,028	XXX
11.6	Line 11.5 as a % of Col. 6.....	70.5	0.0	29.5	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
11.7	Line 11.5 as a % of Line 9.5, Col. 6, Section 9.....	70.5	0.0	29.5	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.	Total Privately Placed Bonds											
12.1	Issuer Obligations.....						0	0.0	0	0.0	XXX	0
12.2	Residential Mortgage-Backed Securities.....						0	0.0	0	0.0	XXX	0
12.3	Commercial Mortgage-Backed Securities.....						0	0.0	0	0.0	XXX	0
12.4	Other Loan-Backed and Structured Securities.....						0	0.0	0	0.0	XXX	0
12.5	Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.6	Line 12.5 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
12.7	Line 12.5 as a % of Line 9.5, Col. 6, Section 9.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year.....	2,996,028	2,996,028			
2. Cost of short-term investments acquired.....	4,125,842	4,125,842			
3. Accrual of discount.....	0				
4. Unrealized valuation increase (decrease).....	0				
5. Total gain (loss) on disposals.....	0				
6. Deduct consideration received on disposals.....	1,100,000	1,100,000			
7. Deduct amortization of premium.....	0				
8. Total foreign exchange change in book/adjusted carrying value.....	0				
9. Deduct current year's other-than-temporary impairment recognized.....	0				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	6,021,870	6,021,870	0	0	0
11. Deduct total nonadmitted amounts.....	0				
12. Statement value at end of current period (Line 10 minus Line 11).....	6,021,870	6,021,870	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:.....

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Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

Sch. DB - Pt. C - Sn. 1
NONE

Sch. DB - Pt. C - Sn. 2
NONE

Sch. DB - Verification
NONE

Sch. E - Verification
NONE

Sch. A - Pt. 1
NONE

Sch. A - Pt. 2
NONE

Sch. A - Pt. 3
NONE

Sch. B - Pt. 1
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

Sch. BA - Pt. 1
NONE

Sch. BA - Pt. 2
NONE

Sch. BA - Pt. 3
NONE

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2						Codes		6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates	
							3	4			5	8			9	12	13	14	15	16	17	18	19	20	21	22
	CUSIP Identification	Description	Code	Foreign Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)		Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized													Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
U.S. Government - Issuer Obligations																								
912828	F2	1	US TREASURY N/B.....	SD..	..	.....1	.....2,520,127	...101.060	.....2,526,500	.....2,500,000	.....2,516,758	.....	.....(2,727)	.....	.....2.125	.....2.001	MS.....	.....13,499	.....53,125	10/09/2014.	09/30/2021.
912828	KS	8	US TREASURY N/B.....	SD..	..	.....1	.....1,329,923	...100.350	.....1,334,655	.....1,330,000	.....1,329,949	.....	.....(20)	.....	.....2.625	.....2.625	FA.....	.....11,797	.....34,913	05/18/2009.	02/29/2016.
912828	KS	8	US TREASURY N/B.....	..	..	.....1	.....299,983	...100.350	.....301,050	.....300,000	.....299,989	.....	.....(5)	.....	.....2.625	.....2.625	FA.....	.....2,661	.....7,875	05/18/2009.	02/29/2016.
912828	L5	7	US TREASURY N/B.....	SD..	..	.....1	.....220,138	...98.020	.....215,644	.....220,000	.....220,130	.....	.....(9)	.....	.....1.750	.....1.739	MS.....	.....984	.....	10/27/2015.	09/30/2022.
912828	XQ	8	US TREASURY N/B.....	SD..	..	.....1	.....457,419	...99.730	.....453,772	.....455,000	.....457,306	.....	.....(113)	.....	.....2.000	.....1.918	JJ.....	.....3,808	.....	08/27/2015.	07/31/2022.
912828	XQ	8	US TREASURY N/B.....	..	..	.....1	.....5,027	...99.730	.....4,987	.....5,000	.....5,025	.....	.....(1)	.....	.....2.000	.....1.918	JJ.....	.....42	.....	08/27/2015.	07/31/2022.
0199999	U.S. Government - Issuer Obligations.....					4,832,617	XXX4,836,6084,810,0004,829,1570(2,875)00	XXX	XXX	XXX32,79195,913	XXX	XXX		
0599999	Total - U.S. Government.....					4,832,617	XXX4,836,6084,810,0004,829,1570(2,875)00	XXX	XXX	XXX32,79195,913	XXX	XXX		
Totals																								
7799999	Total - Issuer Obligations.....					4,832,617	XXX4,836,6084,810,0004,829,1570(2,875)00	XXX	XXX	XXX32,79195,913	XXX	XXX		
8399999	Grand Total - Bonds.....					4,832,617	XXX4,836,6084,810,0004,829,1570(2,875)00	XXX	XXX	XXX32,79195,913	XXX	XXX		

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value per Share	Rate per Share	Book/Adjusting Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation	Date Acquired

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	F or ei gn	Number of Shares	Book/Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	NAIC Market Indicator (a)	Date Acquired
Common Stocks - Parent, Subsidiaries and Affiliates																	
74383@ 10 0	PROVIDENT AMERICAN LIFE & HEALTH INS.....			.....1,000.000	.....16,352,578	16,352,578.000	.....16,352,578	.....15,081,071				.....1,763,459		.....1,763,459		.....K	12/31/1998.
9199999. Total - Common Stocks - Parent, Subsidiaries and Affiliates.....					.....16,352,578	XXX	.....16,352,578	.....15,081,071	.....0	.....0	.....0	.....1,763,459	.....0	.....1,763,459	.....0	XXX	XXX
9799999. Total - Common Stock.....					.....16,352,578		.....16,352,578	.....15,081,071	.....0	.....0	.....0	.....1,763,459	.....0	.....1,763,459	.....0	XXX	XXX
9899999. Total Common and Preferred Stock.....					.....16,352,578		.....16,352,578	.....15,081,071	.....0	.....0	.....0	.....1,763,459	.....0	.....1,763,459	.....0	XXX	XXX

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues.....0, the total \$ value (included in Column 8) of all such issues \$0.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2				3	4	5	6	7	8	9
CUSIP Identification	Description				Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds - U.S. Government											
912828	L5	7	US TREASURY N/B	1.750% 09/30/22.....		10/27/2015.....	HSBC SECURITIES.....		220,138	220,000	295
912828	XQ	8	US TREASURY N/B	2.000% 07/31/22.....		08/27/2015.....	Mizuho Securities USA.....		462,446	460,000	700
0599999. Total - Bonds - U.S. Government.....									682,584	680,000	995
8399997. Total - Bonds - Part 3.....									682,584	680,000	995
8399999. Total - Bonds.....									682,584	680,000	995
9999999. Total - Bonds, Preferred and Common Stocks.....									682,584	XXX	995

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2			3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
				F or ei g n								11	12	13	14	15						
CUSIP Identification	Description			Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	
Bonds - U.S. Government																						
912828	NV	8	US TREASURY N/B 1.250% 08/31/15.....	..	08/31/2015	Maturity.....		.....1,155,000	.....1,155,000	.....1,181,894	.....1,162,509	.....	.....(7,509)	.....	.....(7,509)	.....	.....1,155,000	.....	.....	.....0	.....14,438	08/31/2015.
912828	PE	4	US TREASURY N/B 1.250% 10/31/15.....	..	10/31/2015	Maturity.....		.....1,720,000	.....1,720,000	.....1,752,189	.....1,733,756	.....	.....(13,756)	.....	.....(13,756)	.....	.....1,720,000	.....	.....	.....0	.....21,500	10/31/2015.
0599999	Total - Bonds - U.S. Government.....							.....2,875,000	.....2,875,000	.....2,934,083	.....2,896,265	.....0	.....(21,265)	.....0	.....(21,265)	.....0	.....2,875,000	.....0	.....0	.....0	.....35,938	XXX
8399997	Total - Bonds - Part 4.....							.....2,875,000	.....2,875,000	.....2,934,083	.....2,896,265	.....0	.....(21,265)	.....0	.....(21,265)	.....0	.....2,875,000	.....0	.....0	.....0	.....35,938	XXX
8399999	Total - Bonds.....							.....2,875,000	.....2,875,000	.....2,934,083	.....2,896,265	.....0	.....(21,265)	.....0	.....(21,265)	.....0	.....2,875,000	.....0	.....0	.....0	.....35,938	XXX
9999999	Total - Bonds, Preferred and Common Stocks.....							.....2,875,000	.....XXX	.....2,934,083	.....2,896,265	.....0	.....(21,265)	.....0	.....(21,265)	.....0	.....2,875,000	.....0	.....0	.....0	.....35,938	XXX

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
		F or ei g n	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Year's Other- Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
CUSIP Identification	Description																			

NONE

CENTRAL RESERVE LIFE INSURANCE COMPANY
SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1	2	3	4	5	6	7	8	Stock of Such Company Owned by Insurer on Statement Date	
								9	10
	Description	Foreign	NAIC Company	Naic Valuation Method (See Purposes and	Do Insurer's Assets Include				
CUSIP Identification	Name of Subsidiary, Controlled or Affiliated Company		Code or Alien Insurer Identification Number	Procedures Manual of the NAIC Investment Analysis Office)	Intangible Assets Connected with Holding of Such Company's Stock?	Total Amount of Such Intangible Assets	Book/Adjusted Carrying Value	Number of Shares	% of Outstanding
Common Stocks - U.S. Life Insurer									
74383@ 10 0	Provident American Life & Health Ins. Co.....		67903	2cB1	NO		16,352,578	1,000,000	100.0
1299999.	Total - Common Stocks - U.S. Life Insurer.....					0	16,352,578	XXX	XXX
1899999.	Total - Common Stocks.....					0	16,352,578	XXX	XXX
1999999.	Total - Preferred and Common Stock.....					0	16,352,578	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$.....0.
2. Total amount of intangible assets nonadmitted \$.....0.

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5	6
			Total Amount of Intangible Assets		
		Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Included in Amount Shown in Column 7, Section 1		
CUSIP Identification	Name of Lower-Tier Company			Number of Shares	% of Outstanding

NONE

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value				13	14	Interest						21
		3	4					9	10	11	12			15	16	17	18	19	20	
CUSIP Identification	Description	Code	F or e i g n	Date Acquired	Name of Vendor	Maturity Date	Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bond Not in Default	Nonadmitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
Bonds - Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																				
	CORPORATE PASTI 95.....			12/31/2015.	Various.....	01/04/2016.	.....6,021,870	.....	.....	.....	.....	.....6,021,870	.....6,021,870	.....	.....	....0.206	....0.206	DAILY.	.....7,842	.....
3299999.	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....						.....6,021,870	.....0	.....0	.....0	.....0	.....6,021,870	.....6,021,870	.....0	.....0	XXX	XXX	XXX	.....7,842	.....0
3899999.	Total - Industrial & Miscellaneous (Unaffiliated).....						.....6,021,870	.....0	.....0	.....0	.....0	.....6,021,870	.....6,021,870	.....0	.....0	XXX	XXX	XXX	.....7,842	.....0
Total Bonds																				
7799999.	Subtotals - Issuer Obligations.....						.....6,021,870	.....0	.....0	.....0	.....0	.....6,021,870	.....6,021,870	.....0	.....0	XXX	XXX	XXX	.....7,842	.....0
8399999.	Subtotals - Bonds.....						.....6,021,870	.....0	.....0	.....0	.....0	.....6,021,870	.....6,021,870	.....0	.....0	XXX	XXX	XXX	.....7,842	.....0
9199999.	Total - Short-Term Investments.....						.....6,021,870	.....0	.....0	.....0	.....0	.....XXX.....	.....6,021,870	.....0	.....0	XXX	XXX	XXX	.....7,842	.....0

Sch. DB - Pt. A - Sn. 1
NONE

Sch. DB - Pt. A - Sn. 2
NONE

Sch. DB - Pt. B - Sn. 1
NONE

Sch. DB - Pt. B - Sn. 2
NONE

Sch. DB - Pt. D - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 2
NONE

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

CENTRAL RESERVE LIFE INSURANCE COMPANY
SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Open Depositories						
JP Morgan Chase..... Austin, TX.....	.....	.....	.....	.....	.....67,455	XXX
JP Morgan Chase..... New York, NY.....	.....	.....	.....	.....	.....23,388	XXX
Wachovia Bank, N.A..... Winston Salem, NC.....	.....	.....	.....	.....	.....203,209	XXX
0199999. Total - Open Depositories.....	XXX	XXX	.....0	.....0	.....294,052	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	.....0	.....0	.....294,052	XXX
0599999. Total Cash.....	XXX	XXX	.....0	.....0	.....294,052	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR							
1. January.....	.....111,107	4. April.....	.....388,989	7. July.....	.....303,393	10. October.....	.....561,173
2. February.....	.....57,299	5. May.....	.....248,767	8. August.....	.....1,052,224	11. November.....	.....634,058
3. March.....	.....112,972	6. June.....	.....280,848	9. September.....	.....395,704	12. December.....	.....294,051

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year

NONE

CENTRAL RESERVE LIFE INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits for the Benefit of All Policyholders		All Other Special Deposits	
		Type of Deposit	Purpose of Deposit	3 Book/Adjusting Carrying Value	4 Fair Value	5 Book/Adjusting Carrying Value	6 Fair Value
States, Etc.							
1.	Alabama.....AL						
2.	Alaska.....AK						
3.	Arizona.....AZ						
4.	Arkansas.....AR	B.	Stat Deposit			299,984	301,050
5.	California.....CA						
6.	Colorado.....CO						
7.	Connecticut.....CT						
8.	Delaware.....DE						
9.	District of Columbia.....DC						
10.	Florida.....FL						
11.	Georgia.....GA	B.	Stat Deposit			35,177	34,906
12.	Hawaii.....HI						
13.	Idaho.....ID						
14.	Illinois.....IL						
15.	Indiana.....IN						
16.	Iowa.....IA						
17.	Kansas.....KS						
18.	Kentucky.....KY						
19.	Louisiana.....LA						
20.	Maine.....ME						
21.	Maryland.....MD						
22.	Massachusetts.....MA	B.	Stat Deposit			199,992	200,700
23.	Michigan.....MI						
24.	Minnesota.....MN						
25.	Mississippi.....MS						
26.	Missouri.....MO	B.	Stat Deposit			829,955	832,905
27.	Montana.....MT						
28.	Nebraska.....NE						
29.	Nevada.....NV						
30.	New Hampshire.....NH						
31.	New Jersey.....NJ						
32.	New Mexico.....NM	B.	Stat Deposit			120,071	117,618
33.	New York.....NY						
34.	North Carolina.....NC	B.	Stat Deposit			1,006,703	1,010,600
35.	North Dakota.....ND						
36.	Ohio.....OH	B.	Stat Deposit	1,510,055	1,515,900		
37.	Oklahoma.....OK						
38.	Oregon.....OR						
39.	Pennsylvania.....PA						
40.	Rhode Island.....RI						
41.	South Carolina.....SC						
42.	South Dakota.....SD						
43.	Tennessee.....TN						
44.	Texas.....TX						
45.	Utah.....UT						
46.	Vermont.....VT						
47.	Virginia.....VA	B.	Stat Deposit			522,188	516,881
48.	Washington.....WA						
49.	West Virginia.....WV						
50.	Wisconsin.....WI						
51.	Wyoming.....WY						
52.	American Samoa.....AS						
53.	Guam.....GU						
54.	Puerto Rico.....PR						
55.	US Virgin Islands.....VI						
56.	Northern Mariana Islands.....MP						
57.	Canada.....CAN						
58.	Aggregate Alien and Other.....OT	XXX	XXX	0	0	0	0
59.	Total.....	XXX	XXX	1,510,055	1,515,900	3,014,070	3,014,660
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898.	Summary of remaining write-ins for line 58 from overflow page.....	XXX	XXX	0	0	0	0
5899.	Total (Lines 5801 thru 5803+5898) (Line 58 above).....	XXX	XXX	0	0	0	0

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