



ANNUAL STATEMENT

For the Year Ended December 31, 2015
of the Condition and Affairs of the

Consumers Life Insurance Company

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

NAIC Company Code..... 62375

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

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

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

Commenced Business..... October 3, 1955

Statutory Home Office

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

Main Administrative Office

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

216-687-7000
(Area Code) (Telephone Number)

Mail Address

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

Primary Location of Books and Records

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

216-687-7000
(Area Code) (Telephone Number)

Internet Web Site Address

www.ConsumersLife.com

Statutory Statement Contact

Sharon Matonis
(Name)

216-687-6049
(Area Code) (Telephone Number) (Extension)

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

216-360-4073
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Richard Alan Chiricosta	President & CEO	2. Steffany Matticola Larkins	Secretary
3. Raymond Karl Mueller	Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

James Charles Cellura	Jared Paul Chaney	Richard Alan Chiricosta	Steffany Matticola Larkins
Raymond Karl Mueller			

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

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

(Signature)
Richard Alan Chiricosta

1. (Printed Name)
President & CEO

(Title)

(Signature)
Steffany Matticola Larkins

2. (Printed Name)
Secretary

(Title)

(Signature)
Raymond Karl Mueller

3. (Printed Name)
Treasurer

(Title)

Subscribed and sworn to before me

This _____ day of _____ 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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	19,427,767		19,427,767	17,097,601
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....8,135,650, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....3,013,827, Schedule DA).....	11,149,477		11,149,477	10,622,468
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	30,577,244	.0	30,577,244	27,720,069
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	155,054		155,054	221,981
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	3,086,656	.220	3,086,436	2,149,703
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	690,614		690,614	75,285
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....	105,230		105,230	1,105,360
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0	
18.2 Net deferred tax asset.....	458,698		458,698	
19. Guaranty funds receivable or on deposit.....	904,928		904,928	1,448,560
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	51,176	51,176	.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	1,544,685		1,544,685	3,498,629
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other than invested assets.....	106,569	53,839	52,730	229,200
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	37,680,854	105,235	37,575,619	36,448,787
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTALS (Lines 26 and 27).....	37,680,854	105,235	37,575,619	36,448,787

DETAILS OF WRITE-INS				
1101.			.0	
1102.			.0	
1103.			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Prepaid Assets.....	38,670	38,670	.0	
2502. Premium Tax Recoverable.....	52,730		52,730	229,200
2503. Other Receivables.....	15,169	15,169	.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	106,569	53,839	52,730	229,200

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$.....1,834,000 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,834,000	1,195,500
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	1,082,000	877,000
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	3,992,216	3,905,545
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	(15,000)	(50,000)
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....302,170 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	578,862	450,775
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....5,950,200 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	5,950,200	7,171,001
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....370,300 ceded.....	370,300	371,000
9.4 Interest Maintenance Reserve (IMR, Line 6).....	3,373	
10. Commissions to agents due or accrued - life and annuity contracts \$.....94,193, accident and health \$.....33,464 and deposit-type contract funds \$.....0.....	127,657	140,100
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	333,355	330,629
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	1,288,166	1,800,119
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	71,260	284,969
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....		1,683
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....		
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	36,395	32,087
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....	31,564	47,395
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	283,300	168,522
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	15,967,648	16,726,325
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	15,967,648	16,726,325
29. Common capital stock.....	1,600,000	1,600,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	36,633,368	36,633,368
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(16,625,397)	(18,510,906)
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	20,007,971	18,122,462
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	21,607,971	19,722,462
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	37,575,619	36,448,787

DETAILS OF WRITE-INS

2501. Unclaimed Funds and Other Liabilities.....	283,300	168,522
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	283,300	168,522
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

Consumers Life Insurance Company
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	28,976,778	25,914,233
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	308,227	257,584
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	147	
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	7,166	110,485
9. Totals (Lines 1 to 8.3)	29,292,318	26,282,302
10. Death benefits	16,949,467	16,365,165
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	4,457,666	5,460,665
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts		
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	843,500	(39,500)
20. Totals (Lines 10 to 19)	22,250,633	21,786,330
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,774,367	1,779,052
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	3,064,242	2,457,345
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	658,695	620,937
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	4,802	107,510
28. Totals (Lines 20 to 27)	27,752,739	26,751,174
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,539,579	(468,872)
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,539,579	(468,872)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	190,880	899,604
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,348,699	(1,368,476)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR)		
35. Net income (Line 33 plus Line 34)	1,348,699	(1,368,476)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	19,722,462	19,670,760
37. Net income (Line 35)	1,348,699	(1,368,476)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	458,698	
41. Change in nonadmitted assets	82,419	538,648
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(4,307)	(4,566)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		708,118
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	177,978
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,885,509	51,702
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	21,607,971	19,722,462
DETAILS OF WRITE-INS		
08.301. Other Income	7,166	110,485
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	7,166	110,485
2701. Other Expense	4,802	107,510
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	4,802	107,510
5301. Correction of Error		177,978
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	0	177,978

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	26,946,411	26,105,569
2.	Net investment income.....	557,907	672,347
3.	Miscellaneous income.....	7,166	110,485
4.	Total (Lines 1 through 3).....	27,511,484	26,888,401
5.	Benefit and loss related payments.....	21,900,791	17,458,574
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	4,357,957	7,389,937
8.	Dividends paid to policyholders.....		
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		200,000
10.	Total (Lines 5 through 9).....	26,258,748	25,048,511
11.	Net cash from operations (Line 4 minus Line 10).....	1,252,736	1,839,890
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	8,035,000	7,225,000
12.2	Stocks.....		
12.3	Mortgage loans.....		
12.4	Real estate.....		
12.5	Other invested assets.....		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7	Miscellaneous proceeds.....		
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	8,035,000	7,225,000
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	10,545,500	6,931,522
13.2	Stocks.....		
13.3	Mortgage loans.....		
13.4	Real estate.....		
13.5	Other invested assets.....		
13.6	Miscellaneous applications.....		
13.7	Total investments acquired (Lines 13.1 to 13.6).....	10,545,500	6,931,522
14.	Net increase (decrease) in contract loans and premium notes.....		
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(2,510,500)	293,478
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes.....		
16.2	Capital and paid in surplus, less treasury stock.....		
16.3	Borrowed funds.....		
16.4	Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5	Dividends to stockholders.....		
16.6	Other cash provided (applied).....	1,784,773	6,553,752
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	1,784,773	6,553,752
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	527,009	8,687,120
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	10,622,468	1,935,348
19.2	End of year (Line 18 plus Line 19.1).....	11,149,477	10,622,468

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

20.0001		
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts.....	28,976,778		229,380				22,913,834		5,130,133		703,431	
2. Considerations for supplementary contracts with life contingencies.....	0											
3. Net investment income.....	308,227		2,440				243,736		54,569		7,482	
4. Amortization of Interest Maintenance Reserve (IMR).....	147		1				116		26		4	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	0											
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	7,166	0	0	0	0	0	0	0	7,166	0	0	0
9. Totals (Lines 1 to 8.3).....	29,292,318	0	231,821	0	0	0	23,157,686	0	5,191,894	0	710,917	0
10. Death benefits.....	16,949,467		198,893				16,750,574					
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	0											
13. Disability benefits and benefits under accident and health contracts.....	4,457,666								4,032,519		425,147	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	0											
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	0											
18. Payments on supplementary contracts with life contingencies.....	0											
19. Increase in aggregate reserves for life and accident and health contracts.....	843,500		(4,500)				643,000		205,000			
20. Totals (Lines 10 to 19).....	22,250,633	0	194,393	0	0	0	17,393,574	0	4,237,519	0	425,147	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	1,774,367		33,095				1,401,789		275,138		64,345	
22. Commissions and expense allowances on reinsurance assumed.....	0											
23. General insurance expenses.....	3,064,242		6,896				1,837,258		1,160,486		59,602	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	658,695		4,066				406,168		120,516		127,945	
25. Increase in loading on deferred and uncollected premiums.....	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	4,802	0	21	0	0	0	2,106	0	471	0	2,204	0
28. Totals (Lines 20 to 27).....	27,752,739	0	238,471	0	0	0	21,040,895	0	5,794,130	0	679,243	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,539,579	0	(6,650)	0	0	0	2,116,791	0	(602,236)	0	31,674	0
30. Dividends to policyholders.....	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	1,539,579	0	(6,650)	0	0	0	2,116,791	0	(602,236)	0	31,674	0
32. Federal income taxes incurred (excluding tax on capital gains).....	190,880		(824)				262,444		(74,667)		3,927	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	1,348,699	0	(5,826)	0	0	0	1,854,347	0	(527,569)	0	27,747	0

DETAILS OF WRITE-INS

08.301. Other Income.....	7,166								7,166			
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	7,166	0	0	0	0	0	0	0	7,166	0	0	0
2701. Other Expense.....	4,802		21				2,106		471		2,204	
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	4,802	0	21	0	0	0	2,106	0	471	0	2,204	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	1,195,500		87,500				1,108,000	
2. Tabular net premiums or considerations.....	1,277,615		160,566				1,117,049	
3. Present value of disability claims incurred.....	884,000				XXX		884,000	
4. Tabular interest.....	38,950		6,692				32,258	
5. Tabular less actual reserve released.....	0							
6. Increase in reserve on account of change in valuation basis.....	0							
7. Other increases (net).....	21,848		21,848					
8. Totals (Lines 1 to 7).....	3,417,913	0	276,606	0	0	0	3,141,307	0
9. Tabular cost.....	1,316,565		167,258		XXX		1,149,307	
10. Reserves released by death.....	241,000			XXX	XXX		241,000	XXX
11. Reserves released by other terminations (net).....	26,348		26,348					
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0							
13. Net transfers to or (from) Separate Accounts.....	0							
14. Total deductions (Lines 9 to 13).....	1,583,913	0	193,606	0	0	0	1,390,307	0
15. Reserve December 31, current year.....	1,834,000	0	83,000	0	0	0	1,751,000	0

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds.....	(a).....73,824	63,739
1.1	Bonds exempt from U.S. tax.....	(a).....	.....
1.2	Other bonds (unaffiliated).....	(a).....328,233	271,307
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....	.....
2.21	Common stocks of affiliates.....	.....	.....
3.	Mortgage loans.....	(c).....	.....
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments.....	(e).....584	667
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	0	0
10.	Total gross investment income.....	402,641	335,713
11.	Investment expenses.....		(g).....27,486
12.	Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13.	Interest expense.....		(h).....
14.	Depreciation on real estate and other invested assets.....		(i).....0
15.	Aggregate write-ins for deductions from investment income.....		0
16.	Total deductions (Lines 11 through 15).....		27,486
17.	Net investment income (Line 10 minus Line 16).....		308,227

DETAILS OF WRITE-INS

0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0
(a)	Includes \$.....5,295 accrual of discount less \$.....189,149 amortization of premium and less \$.....26,954 paid for accrued interest on purchases.		
(b)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.		
(c)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(d)	Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.		
(e)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(f)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium.		
(g)	Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.		
(h)	Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.		
(i)	Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds.....	.....	.....0	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....	3,520	3,520	.....	.....
1.3	Bonds of affiliates.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	.....	.....0	.....	.....
2.21	Common stocks of affiliates.....	.....	.....0	.....	.....
3.	Mortgage loans.....	.....	.....0	.....	.....
4.	Real estate.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....	.....0	.....	.....
7.	Derivative instruments.....	.....	.....0	.....	.....
8.	Other invested assets.....	.....	.....0	.....	.....
9.	Aggregate write-ins for capital gains (losses).....	0	0	0	0
10.	Total capital gains (losses).....	3,520	3,520	0	0

DETAILS OF WRITE-INS

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

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

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected.....	.0										
2. Deferred and accrued.....	.0										
3. Deferred, accrued and uncollected:											
3.1 Direct.....	.0										
3.2 Reinsurance assumed.....	.0										
3.3 Reinsurance ceded.....	.0										
3.4 Net (Line 1 + Line 2).....	.0	.0	0	0	.0	.0	0	.0	.0	.0	.0
4. Advance.....	.0										
5. Line 3.4 - Line 4.....	.0	.0	0	0	.0	.0	0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct.....	13,540		13,540								
6.2 Reinsurance assumed.....	.0										
6.3 Reinsurance ceded.....	.0										
6.4 Net.....	13,540	.0	13,540	0	.0	.0	0	.0	.0	.0	.0
7. Line 5 + Line 6.4.....	13,540	.0	13,540	0	.0	.0	0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance).....	.0										
9. First year premiums and considerations:											
9.1 Direct.....	13,540		13,540								
9.2 Reinsurance assumed.....	.0										
9.3 Reinsurance ceded.....	.0										
9.4 Net (Line 7 - Line 8).....	13,540	.0	13,540	0	.0	.0	0	.0	.0	.0	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	.0										
10.2 Reinsurance assumed.....	.0										
10.3 Reinsurance ceded.....	.0										
10.4 Net.....	.0	.0	0	0	.0	.0	0	.0	.0	.0	.0
RENEWAL											
11. Uncollected.....	3,086,656		21,205			2,303,038		696,681		65,732	
12. Deferred and accrued.....	(6,320,500)					(6,119,100)		(201,400)			
13. Deferred, accrued and uncollected:											
13.1 Direct.....	(2,863,544)		21,205			(3,647,162)		696,681		65,732	
13.2 Reinsurance assumed.....	.0										
13.3 Reinsurance ceded.....	370,300					168,900		201,400			
13.4 Net (Line 11 + Line 12).....	(3,233,844)	.0	21,205	0	.0	(3,816,062)	0	495,281	.0	65,732	.0
14. Advance.....	578,862		10,676			266,016		78,523		223,647	
15. Line 13.4 - Line 14.....	(3,812,706)	.0	10,529	0	.0	(4,082,078)	0	416,758	.0	(157,915)	.0
16. Collected during year:											
16.1 Direct.....	31,376,431		219,537			22,913,839		7,368,424		874,631	
16.2 Reinsurance assumed.....	.0										
16.3 Reinsurance ceded.....	4,443,561					2,028,860		2,414,701			
16.4 Net.....	26,932,870	.0	219,537	0	.0	20,884,979	0	4,953,723	.0	874,631	.0
17. Line 15 + Line 16.4.....	23,120,164	.0	230,066	0	.0	16,802,901	0	5,370,481	.0	716,716	.0
18. Prior year (uncollected + deferred and accrued - advance).....	(5,843,074)		14,226			(6,110,933)		240,348		13,285	
19. Renewal premiums and considerations:											
19.1 Direct.....	33,406,099		215,840			24,950,594		7,536,234		703,431	
19.2 Reinsurance assumed.....	.0										
19.3 Reinsurance ceded.....	4,442,861					2,036,760		2,406,101			
19.4 Net (Line 17 - Line 18).....	28,963,238	.0	215,840	0	.0	22,913,834	0	5,130,133	.0	703,431	.0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	33,419,639	.0	229,380	0	.0	24,950,594	0	7,536,234	.0	703,431	.0
20.2 Reinsurance assumed.....	.0	.0	0	0	.0	.0	0	.0	.0	.0	.0
20.3 Reinsurance ceded.....	4,442,861	.0	0	0	.0	2,036,760	0	2,406,101	.0	.0	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	28,976,778	.0	229,380	0	.0	22,913,834	0	5,130,133	.0	703,431	.0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND

EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0										
22. All other.....	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	0										
23.2 Reinsurance assumed.....	0										
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	0										
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	0										
25.2 Reinsurance assumed.....	0										
25.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	78,666		43			69,499		9,124			
28. Single.....	0										
29. Renewal.....	1,695,701		33,052			1,332,290		266,014		64,345	
30. Deposit-type contract funds.....	0										
31. Totals (to agree with Page 6, Line 21).....	1,774,367	0	33,095	0	0	1,401,789	0	275,138	0	64,345	0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
			2	3			
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1.	Rent.....	79,501		19,686			99,187
2.	Salaries and wages.....	1,185,896	6,504	637,232			1,829,632
3.11	Contributions for benefit plans for employees.....	279,491	2,245	157,435			439,171
3.12	Contributions for benefit plans for agents.....						0
3.21	Payments to employees under non-funded benefit plans.....						0
3.22	Payments to agents under non-funded benefit plans.....						0
3.31	Other employee welfare.....			309			309
3.32	Other agent welfare.....						0
4.1	Legal fees and expenses.....			269			269
4.2	Medical examination fees.....						0
4.3	Inspection report fees.....						0
4.4	Fees of public accountants and consulting actuaries.....	38,795		10,119			48,914
4.5	Expense of investigation and settlement of policy claims.....						0
5.1	Traveling expenses.....	16,180	66	6,823			23,069
5.2	Advertising.....	1,114		446			1,560
5.3	Postage, express, telegraph and telephone.....	15,283	685	8,654			24,622
5.4	Printing and stationery.....		27	423			450
5.5	Cost or depreciation of furniture and equipment.....	20,462	32	5,865			26,359
5.6	Rental of equipment.....						0
5.7	Cost or depreciation of EDP equipment and software.....	33,469	373	10,623			44,465
6.1	Books and periodicals.....	1,749	22	3,513			5,284
6.2	Bureau and association fees.....	3,812	12	2,011			5,835
6.3	Insurance, except on real estate.....			24			24
6.4	Miscellaneous losses.....						0
6.5	Collection and bank service charges.....					23,421	23,421
6.6	Sundry general expenses.....						0
6.7	Group service and administration fees.....						0
6.8	Reimbursements by uninsured plans.....			279,013			279,013
7.1	Agency expense allowance.....						0
7.2	Agents' balances charged off (less \$.....0 recovered).....						0
7.3	Agency conferences other than local meetings.....						0
9.1	Real estate expenses.....						0
9.2	Investment expenses not included elsewhere.....					4,065	4,065
9.3	Aggregate write-ins for expenses.....	168,402	7,304	60,373	0	0	236,079
10.	General expenses Incurred.....	1,844,154	17,270	1,202,818	0	27,486	(a).....3,091,728
11.	General expenses unpaid December 31, prior year.....	195,763	16,612	114,157		4,097	330,629
12.	General expenses unpaid December 31, current year.....	220,347	4,514	105,498		2,996	333,355
13.	Amounts receivable relating to uninsured plans, prior year.....			1,119,360			1,119,360
14.	Amounts receivable relating to uninsured plans, current year.....			105,230			105,230
15.	General expenses paid during year (Lines 10+11-12-13+14).....	1,819,570	29,368	197,347	0	28,587	2,074,872
DETAILS OF WRITE-INS							
09.301.	Access Fees.....		4,588				4,588
09.302.	Vendor Services.....	168,402	2,716	60,373			231,491
09.303.							0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	168,402	7,304	60,373	0	0	236,079

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

		Insurance			4	5
		1	2	3	Investment	Total
		Life	Accident and Health	All Other Lines of Business		
1.	Real estate taxes.....					0
2.	State insurance department licenses and fees.....	83,221	109,424			192,645
3.	State taxes on premiums.....	327,013	139,067			466,080
4.	Other state taxes, including \$.....0 for employee benefits.....					0
5.	U.S. Social Security taxes.....					0
6.	All other taxes.....		(30)			(30)
7.	Taxes, licenses and fees incurred.....	410,234	248,461	0	0	658,695
8.	Taxes, licenses and fees unpaid December 31, prior year.....	341,041	1,459,078			1,800,119
9.	Taxes, licenses and fees unpaid December 31, current year.....	356,125	932,041			1,288,166
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	395,150	775,498	0	0	1,170,648

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....		
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....		
4.	Applied to provide paid-up annuities.....		
5.	Total Lines 1 through 4.....	0	0
6.	Paid-in cash.....		
7.	Left on deposit.....		
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	0	0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....		
12.	Terminal dividends.....		
13.	Provision for deferred dividend contracts.....		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15.	Total Lines 10 through 14.....	0	0
16.	Total from prior year.....		
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	0	0
DETAILS OF WRITE-INS			
0801.	.....		
0802.	.....		
0803.	.....		
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. 01 CSO - 4% CRVM ALB.....	37,174		37,174		
0100002. 01 CSO - 3.5% CRVM ALB.....	45,826		45,826		
0199997. Totals (Gross).....	83,000	0	83,000	0	0
0199999. Totals (Net).....	83,000	0	83,000	0	0
Disability - Disabled Lives:					
0600001. 05 GTLW - 3.5% ALB.....	19,000				19,000
0600002. 05 GTLW - 2.5% ALB.....	14,000				14,000
0600003. 05 GTLW - 1.5% ALB.....	1,880,000				1,880,000
0699997. Totals (Gross).....	1,913,000	0	0	0	1,913,000
0699998. Reinsurance ceded.....	162,000				162,000
0699999. Totals (Net).....	1,751,000	0	0	0	1,751,000
9999999. Totals (Net) - Page 3, Line 1.....	1,834,000	0	83,000	0	1,751,000

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	.0								
2. Additional contract reserves (a).....	.0								
3. Additional actuarial reserves - Asset/Liability analysis.....	.0								
4. Reserve for future contingent benefits.....	.0								
5. Reserve for rate credits.....	.0								
6. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Reinsurance ceded.....	.0								
9. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	10,422,000	10,422,000							
11. Additional actuarial reserves - Asset/Liability analysis.....	.0								
12. Reserve for future contingent benefits.....	.0								
13. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross).....	10,422,000	10,422,000	.0	.0	.0	.0	.0	.0	.0
15. Reinsurance ceded.....	9,340,000	9,340,000							
16. Totals (Net).....	1,082,000	1,082,000	.0	.0	.0	.0	.0	.0	.0
17. TOTALS (Net).....	1,082,000	1,082,000	.0	.0	.0	.0	.0	.0	.0
18. TABULAR FUND INTEREST.....	.0								

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

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

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b)0	(b)0	0	(b)0	(b)0	0	0	0	0
2.2 Other:											
2.21 Direct.....	1,912,987						1,912,987				
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	484,771						484,771				
2.24 Net.....	1,428,216	0	(b)0	(b)0	0	(b)0	(b)1,428,216	0	(b)0	(b)0	(b)0
3. Incurred but unreported:											
3.1 Direct.....	2,677,000		13,000				2,679,000				(15,000)
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	128,000						128,000				
3.4 Net.....	2,549,000	0	(b)13,000	(b)0	0	(b)0	(b)2,551,000	0	(b)0	(b)0	(b)(15,000)
4. Totals:											
4.1 Direct.....	4,589,987	0	13,000	0	0	0	4,591,987	0	0	0	(15,000)
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	612,771	0	0	0	0	0	612,771	0	0	0	0
4.4 Net.....	3,977,216	(a)0	(a)13,000	0	0	0	(a)3,979,216	0	0	0	(15,000)

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	24,962,027		199,893				18,524,897		5,810,423		426,814
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	3,061,236						1,246,665		1,814,571		
1.4 Net.....(d)	21,900,791	0	199,893	0	0	0	17,278,232	0	3,995,852	0	426,814
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	4,589,987	0	13,000	0	0	0	4,591,987	0	0	0	(15,000)
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	612,771	0	0	0	0	0	612,771	0	0	0	0
2.4 Net.....	3,977,216	0	13,000	0	0	0	3,979,216	0	0	0	(15,000)
3. Amounts recoverable from reinsurers Dec. 31, current year.....	690,614						690,614				
4. Liability December 31, prior year:											
4.1 Direct.....	4,304,825		14,000				4,340,825		(36,667)		(13,333)
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	449,280						449,280				
4.4 Net.....	3,855,545	0	14,000	0	0	0	3,891,545	0	(36,667)	0	(13,333)
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	75,285						75,285				
6. Incurred benefits:											
6.1 Direct.....	25,247,189	0	198,893	0	0	0	18,776,059	0	5,847,090	0	425,147
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	3,840,056	0	0	0	0	0	2,025,485	0	1,814,571	0	0
6.4 Net.....	21,407,133	0	198,893	0	0	0	16,750,574	0	4,032,519	0	425,147

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

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

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	220		(220)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....		14,000	14,000
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....	51,176	77,191	26,015
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....		1,000	1,000
25. Aggregate write-ins for other than invested assets.....	53,839	95,463	41,624
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	105,235	187,654	82,419
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	105,235	187,654	82,419

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid Assets.....	38,670	55,417	16,747
2502. Other Assets.....		29,000	29,000
2503. Other Receivables.....	15,169	11,046	(4,123)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	53,839	95,463	41,624

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Dollars are in thousands

A. Accounting Practices

	State of Domicile	2015	2014
NET INCOME			
(1) Consumers Life Insurance Company state basis (Page 4, Line 35, Columns 1 & 2)	OH	\$ 1,349	\$ (1,368)
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	OH	\$ 1,349	\$ (1,368)
SURPLUS			
(5) Consumers Life Insurance Company state basis (Page 3, line 37, Columns 1 & 2)	OH	\$ 21,608	\$ 19,722
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	OH	\$ 21,608	\$ 19,722

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

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

C. Accounting Policy

The accompanying financial statements of Consumers Life Insurance Company (the Company) have been prepared in conformity with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP), as prescribed by the Ohio Department of Insurance (ODI). For the years ended December 31, 2015 and 2014, there were no differences between Consumers Life Insurance Company's (the Company) statutory basis capital and surplus or net income (loss) under NAIC SAP and practices prescribed or permitted by ODI. Statutory accounting practices vary from generally accepted accounting principles (GAAP). The more significant differences from GAAP are as follows:

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

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

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

Nonadmitted Assets – Certain assets designated as "nonadmitted," principally furniture and equipment, certain accounts receivable, prepaid expenses and other assets not specifically identified as an admitted asset in the NAIC's *Accounting Practices and Procedures Manual*, are excluded from the statutory-basis balance sheets and are charged directly to capital and surplus. Under GAAP, such assets are included in the balance sheets net of valuation allowance, if necessary. Capital and surplus was reduced by nonadmitted assets of \$105 and \$187 at December 31, 2015 and 2014, respectively.

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

Under GAAP, a deferred income tax asset is recorded for the amount of gross deferred income tax assets expected to be realized in all future years, and a valuation allowance is established for deferred income tax assets not realizable.

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

Contract liabilities – Under statutory accounting, life contract liabilities are based on statutory mortality tables and interest rates rather than on the basis of mortality, interest, and withdrawal assumptions anticipated by the Company as would be required under GAAP.

NOTES TO FINANCIAL STATEMENTS

Valuations reserves – Capital gains on bonds, net of taxes, that arise from interest rate fluctuations are credited to an interest maintenance reserve (IMR), and the IMR is amortized over the remaining life of the bond sold. For GAAP, capital gain and losses are recognized as current income or loss. An asset valuation reserve (AVR) is maintained for the risk asset defaults based on NAIC proscribed formula with changes reflected in unassigned surplus. AVR is not recognized for GAAP.

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

Other significant accounting practices are as follows:

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

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

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

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

Fair Value Measurements – Assets recorded in the balance sheets are categorized based on the level of judgment associated with the inputs used to measure their fair value. Level inputs are as follows:

- Level 1 – Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.
- Level 2 – Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads, and yield curves.
- Level 3 – Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company’s best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

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

The Company is subject to experience refund agreements with certain life insurance customers whereby life insurance premiums may be refunded based upon the loss experience of the customer. These retrospective premium adjustments are recognized as adjustments to earned premium in the period in which it is determined that adjustments are required. Total net premiums subject to retrospective rating features in 2015 and 2014 was approximately \$408 and \$8,076, respectively, which represents 1.5 % and 29.2%, respectively, of the Company’s net earned life and disability insurance premiums. As of December 31, 2015 and 2014, the Company recognized a liability of \$5,950 and \$7,171, respectively, to refund premiums to customers. Net earned premiums for the years ended December 31, 2015 and 2014, have been reduced by \$24 and \$2,336, respectively, due to the experience refund agreements.

Income Taxes – Changes to liabilities for uncertain tax positions are recorded as income tax expense in the accompanying statement of operations. The total liability for uncertain tax positions at December 31, 2015 and 2014, was \$5 and \$3, respectively. The Company does not expect any significant changes in its uncertain tax positions in 2016.

D. Going Concern - Not applicable

NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

Not applicable

NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL

Items (A) – (D) – Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 4 – DISCONTINUED OPERATIONS

Items (A) – (D) – Not applicable

NOTE 5 – INVESTMENTS

Items (A) – (G) – Not applicable

H. Restricted Assets

Certain state insurance laws require the Company to maintain deposits with the respective state insurance departments in connection with the licensing requirements. The carrying amounts of these deposits at December 31, 2015 and 2014, were \$2,146 and \$2,048, respectively.

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown								0 .000	0 .000	
b. Collateral held under security lending arrangements								0 .000	0 .000	
c. Subject to repurchase agreements								0 .000	0 .000	
d. Subject to reverse repurchase agreements								0 .000	0 .000	
e. Subject to dollar repurchase agreements								0 .000	0 .000	
f. Subject to dollar reverse repurchase agreements								0 .000	0 .000	
g. Placed under option contracts								0 .000	0 .000	
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock								0 .000	0 .000	
i. FHLB capital stock								0 .000	0 .000	
j. On deposit with states	2,146				2,146	2,048	98	2,146	5.7%	5.7%
k. On deposit with other regulatory bodies								0 .000	0 .000	
l. Pledged as collateral to FHLB (including assets backing funding agreements)								0 .000	0 .000	
m. Pledged as collateral not captured in other categories								0 .000	0 .000	
n. Other restricted assets								0 .000	0 .000	
o. Total Restricted Assets	\$ 2,146				\$ 2,146	\$ 2,048	\$ 98	\$ 2,146	5.7%	5.7%

Items (2) - (3) – Not applicable

Items (l) - (K) – Not applicable

NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Items (A) - (B) – Not applicable

NOTE 7 – INVESTMENT INCOME

Items (A) - (B) – Not applicable

NOTE 8 – DERIVATIVE INSTRUMENTS

Items (A) - (F) – Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 9 – INCOME TAXES

The Company is taxed as a stock property and casualty insurance company and met the requirements to file a consolidated federal income tax return with Medical Mutual of Ohio (MMO or the Parent) and other affiliates in 2015 and 2014. The Company is party to a written tax sharing agreement with its Parent and other affiliates that was amended in the current year but effective retroactively back to January 1, 2014, to specify that each member pays taxes or receives credits (from the Parent) as if the member had filed a separate tax return. The payment is finalized for the tax year after the return is filed and/or after an IRS audit is completed. A member generating a taxable loss, or whose net operating losses (NOLs) are utilized in the current year, is compensated for such loss in the year absorbed by the consolidated group.

Prior to January 1, 2014, the written tax sharing agreement with its Parent and other affiliates was such that the tax liability of the group was apportioned among the members based upon the ratio to which the member’s taxable income bears to the consolidated group’s taxable income. To the extent that the amount of income tax expense incurred calculated based on a regular federal income tax rate of 35% varied from the amount of the ultimate cash settlement with MMO, as required by the tax sharing agreement, a deemed capital contribution or distribution was recorded directly in capital and surplus.

The retroactive change in the tax sharing agreement had no impact on the results of operations in 2015 or 2014. The portion of the 2013 tax liability allocated to the Company that was not required to be settled in cash pursuant to the tax sharing agreement was accounted for as a capital contribution in 2014. Amounts due to the Parent, for the 2014 tax year were settled after the tax return was filed in 2015.

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

Current income tax payables include all current income taxes, including interest, expected to be paid in a subsequent accounting period. Any tax related to the tax sharing agreement is included in the current federal income tax payable balance until the tax return is filed and amounts are then settled with the Parent.

The Company had payable balances of \$55 and \$283 for federal income taxes (excluding uncertain tax positions) at December 31, 2015 and 2014, respectively.

The Company is subject to federal income tax examinations by tax authorities for the years 2012 through 2015.

A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2015			2014			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$ 3,674	\$	\$ 3,674	\$ 4,090	\$	\$ 4,090	\$ (416)	\$	\$ (416)
b. Statutory valuation allowance adjustment	3,198		3,198	4,067		4,067	(869)		(869)
c. Adjusted gross deferred tax assets (1a-1b)	476		476	23		23	453		453
d. Deferred tax assets nonadmitted									
e. Subtotal net admitted deferred tax asset (1c-1d)	476		476	23		23	453		453
f. Deferred tax liabilities	17		17	23		23	(6)		(6)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 459	\$	\$ 459	\$	\$	\$	\$ 459	\$	\$ 459

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components

	2015			2014			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 459	\$	\$ 459	\$	\$	\$	\$ 459	\$	\$ 459
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:									
Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
Adjusted gross deferred tax assets allowed per limitation threshold									
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	17		17	23		23	(6)		(6)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	\$ 476	\$	\$ 476	\$ 23	\$	\$ 23	\$ 453	\$	\$ 453

3. Other Admissibility Criteria

		2015	2014
a.	Ratio percentage used to determine recovery period and threshold limitation amount	634%	724%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 21,186	\$ 19,755

4. Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	12/31/15		12/31/14		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 476	\$	\$ 23	\$	\$ 453	\$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 476	\$	\$ 23	\$	\$ 453	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %

(b) Does the company's tax planning strategies include the use of reinsurance? NO

NOTES TO FINANCIAL STATEMENTS

- B. Deferred Tax Liabilities Not Recognized
- There were no temporary differences for deferred tax liabilities that are not recognized at December 31, 2015 and 2014.
- C. Current and Deferred Income Taxes
1. Current Income Tax

	1	2	3
	2015	2014	(Col 1-2) Change
a. Federal	\$ 69	\$ 348	\$ (279)
b. Foreign			
c. Subtotal	\$ 69	\$ 348	\$ (279)
d. Federal income tax on net capital gains			
e. Utilization of capital loss carry-forwards			
f. Other	122	552	(430)
g. Federal and Foreign income taxes incurred	\$ 191	\$ 900	\$ (709)

2. Deferred Tax Assets

	1	2	3
	2015	2014	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$	\$	\$
2. Unearned premium reserve	18	5	13
3. Policyholder reserves	3	3	
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward	899	927	(28)
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	2,754	3,155	(401)
99. Subtotal	\$ 3,674	\$ 4,090	\$ (416)
b. Statutory valuation allowance adjustment	3,198	4,067	(869)
c. Nonadmitted			
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 476	\$ 23	\$ 453
e. Capital:			
1. Investments	\$	\$	\$
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	\$	\$	\$
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	\$ 476	\$ 23	\$ 453

NOTES TO FINANCIAL STATEMENTS

3. Deferred Tax Liabilities

	1	2	3
	2015	2014	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$	\$	\$
2. Fixed assets	17	23	(6)
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax liabilities)			
99. Subtotal	\$ 17	\$ 23	\$ (6)
b. Capital:			
1. Investments	\$	\$	\$
2. Real estate			
3. Other (including items <5% of total capital tax liabilities)			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	\$ 17	\$ 23	\$ (6)

4.	Net Deferred Tax Assets (2i – 3c)	\$ 459	\$	\$ 459
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D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate
Among the more significant book to tax adjustments were the following:

Description	December 31, 2015			December 31, 2014		
	Amount	Tax Effect	Effective Tax Rate	Amount	Tax Effect	Effective Tax Rate
Income (loss) before taxes	\$ 1,540	\$ 539	35.0%	\$ (469)	\$ (164)	35.0%
Permanent items	(36)	(13)	(0.8)	(79)	(28)	6.0
Change in valuation allowance	(2,483)	(869)	(56.4)	1,778	623	(132.8)
DTA adjustments	127	45	2.9	1,311	459	(97.9)
Change in other reserves	5	2	0.1	(436)	(153)	32.6
Change in nonadmitted assets	83	29	1.9	445	156	(33.3)
Other	(2)	(1)	(0.1)	20	7	(1.5)
	<u>\$ (766)</u>	<u>\$ (268)</u>	<u>(17.4)%</u>	<u>\$ 2,570</u>	<u>\$ 900</u>	<u>(191.9)%</u>
Federal income taxes incurred	\$ 191	12.4%		\$ 900	(191.9)%	
Change in net deferred income taxes		(459)	(29.8)		-	-
Total statutory income taxes	<u>\$ (268)</u>	<u>(17.4)%</u>		<u>\$ 900</u>	<u>(191.9)%</u>	

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

At December 31, 2015, the Company had net operating loss carryforwards of approximately \$2,568 expiring through 2033, of which \$2,077 are limited by Internal Revenue Code (IRC) Section 382. The Company holds no alternative minimum tax (AMT) credit carryforwards at December 31, 2015. The Company has no capital loss carryforwards to utilize in future years at December 31, 2015.

The following is income tax expense for 2015 and 2014 that is available for recoupment in the event of future net losses:

Year	Amount
2015	\$ 66
2014	\$ 393

The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

Items (F) – (G) – Not applicable

NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES

Items (A) – (N)

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

MMO provides administrative services, including billing, claims adjudication, accounting, marketing, provider relations, and management information systems to the Company in connection with an administrative services agreement. In 2015 and 2014, charges to the Company for these services totaled \$829 and \$1,712, respectively. These charges could vary if the administrative services were provided by an unaffiliated vendor. Amounts receivable and payable between the Company and MMO are settled within three months.

During 2015 and 2014, the Company provided life, accidental death and dismemberment, and long term disability coverage to employees of MMO and its subsidiaries, and recognized net earned premium of \$1,406 and \$1,352 for 2015 and 2014, respectively, related to such coverage.

NOTES TO FINANCIAL STATEMENTS

NOTE 11 – DEBT

Items (A) – (B) – Not applicable

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

Items (A) – (I) – Not applicable

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

1. The Company has 50,000 shares of common stock authorized; 16,000 shares issued and outstanding. All shares have a par value of \$100.
2. The Company has no preferred stock authorized or outstanding.
3. The payment of dividends by the Company to MMO is limited and can only be made from earned profits unless prior approval is received from the Ohio Insurance Commissioner. The maximum amount of dividends that may be paid without prior approval of the Ohio Insurance Commissioner is also subject to restrictions relating to statutory surplus and net income. There were no dividends paid by the Company in 2015 or 2014.
4. Dates dividends were paid out. Not applicable.
5. Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
6. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
7. There were no advances to surplus not repaid.

Items (8) – (13) – Not applicable

NOTE 14 – LIABILITIES, CONTINGENCIES AND ASSESSMENTS

Items (A) – (E) – Not applicable

- (F) Various lawsuits against the Company have arisen in the ordinary course of business. While the outcome of these matters cannot be predicted with certainty at this time, management believes they will not have a material adverse effect on the Company's financial position or results of operations.
- The Company is subject to regulations that may result in assessments under state insurance guaranty association laws. The National Organization of Life & Health Insurance Guaranty Associations, or NOLHGA, is a voluntary organization consisting of the state life and health insurance guaranty associations located throughout the U.S. NOLHGA, provides a safety net for their state's policyholders, ensuring that they continue to receive coverage, subject to state maximum limits, even if their insurer is declared insolvent. The Company accrued \$842 and \$1,385 at December 31, 2015 and respectively for future assessments. Assessments are payable to state insurance guaranty associations as insolvencies are settled. The Company also has related premium tax credit of \$905 and \$1,449 at December 31, 2015 and 2014.

NOTE 15 – LEASES

Items (A) – (B) – Not applicable

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

Items (1) – (4) – Not applicable

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

Items (A) – (C) – Not applicable

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

The 2015 activity related to claims run-out of a customer that the Company provided third-party administrative services for in 2014. Effective December 31, 2014, the customer canceled and there are no remaining administrative only services (ASO) contracts at December 31, 2015. In accordance with SSAP No. 47, *Uninsured Plans*, the (losses)/gains recognized have been added/deducted from general insurance expenses in the statement of operations.

A. ASO Plans

The gain from operations from Administrative Services Only (ASO) uninsured plans and he uninsured portion of partially insured plans was as follows during 2015:

		ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a.	Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ (279)	\$	\$ (279)
b.	Total net other income or expenses (including interest paid to or receive from plans)			
c.	Net gain or (loss) from operations	(279)		(279)
d.	Total claim payment volume	\$ 2,260	\$	\$ 2,260

Items (B) – (C) – Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 20 – FAIR VALUE MEASUREMENTS

- A. The Company has no assets or liabilities that are reported at fair value as of December 31, 2015
- B. Not applicable
- C. Aggregate Fair Value of Financial Instruments

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
BONDS	\$ 19,406	\$ 19,428	\$	\$ 19,406	\$	\$

- D. Not applicable

NOTE 21 –OTHER ITEMS

Items (A) – (B) – Not applicable

- C. Other Disclosures
The Company is subject to certain Risk-Based Capital (RBC) requirements specified by the NAIC and required by the ODI. Under those requirements, the amount of capital and surplus maintained by the Company is determined based on various risk factors. At December 31, 2015, the Company meets the minimum RBC requirements.

Items (D) – (G) – Not applicable

NOTE 22 – EVENTS SUBSEQUENT

- A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?
- Yes [] No [X]

Items (B) – (H) – Not applicable

NOTE 23 – REINSURANCE

- A. Ceded Reinsurance Report

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

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

The effects of reinsurance on earned premiums are as follows:

	Year Ended December 31	
	2015	2014
Direct premiums	\$ 33,420	\$ 30,447
Ceded premiums	4,443	4,533
Net premiums	\$ 28,977	\$ 25,914

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

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

	Year Ended December 31	
	2015	2014
Benefit expenses	\$ 3,840	\$ 3,214
Aggregate reserves and contract claim reserves	10,115	9,488

Section1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? No
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? No

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? No
- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.
\$0
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

NOTES TO FINANCIAL STATEMENTS

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? No

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? No
If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

Items (B) – (D) – Not applicable

NOTE 24 – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION

Items (A) – (E) – Not applicable

NOTE 25 – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

A \$1,102 redundancy in the December 31, 2014, reserves emerged in 2015 and a \$539 deficiency in the December 31, 2013, reserves emerged in 2014. The deviations in the year end reserves that emerged in 2015 and 2014 were due in part to the ultimate reserves developing differently as a result of lower and higher claims, respectively, than estimated.

NOTE 26 – INTERCOMPANY POOLING ARRANGEMENTS

Items (A) – (G) – Not applicable

NOTE 27 –STRUCTURED SETTLEMENTS

Items (A) – (B) – Not applicable

NOTE 28 – HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company accounts for pharmaceutical rebate receivables in accordance with SSAP No. 84, *Certain Health Care Receivables and Receivables Under Government Insured Plans* (SSAP No. 84). The admitted receivable balance of \$426 was included in other receivables on the balance sheet at December 31, 2014. This amount was comprised of the estimated pharmacy rebates for the current quarter as reported in the financial statements plus the pharmacy rebates invoiced/confirmed for the preceding quarter. There were no health contracts eligible for pharmaceutical rebates in 2015, therefore there were no receivable balances as of December 31, 2015. Additional details of 2014 and 2013 are included in the table below:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days After Billing
12/31/2015	\$	\$	\$	\$	\$
09/30/2015					
06/30/2015					
03/31/2015					
12/31/2014	225	225		(266)	
09/30/2014	160	210	9	189	12
06/30/2014	150	150	2	148	
03/31/2014	180	180		180	
12/31/2013	479	708	671	151	24
09/30/2013	762	757	744	13	
06/30/2013	720	836	795	41	
03/31/2013	690	845	845		

Items (B) – Not applicable

NOTE 29 – PARTICIPATING POLICIES

Not applicable

NOTE 30 – PREMIUM DEFICIENCY RESERVES

Items (1) – (3) – Not applicable

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

Items (A) – (F) – Not applicable

NOTE 33 – PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2015 were:

		Gross	Net of Loading
(1)	Industrial	\$	\$
(2)	Ordinary new business		
(3)	Ordinary renewal	21	17
(4)	Credit life		
(5)	Group life	(3,816)	(3,129)
(6)	Group annuity		
(7)	Totals	\$ (3,795)	\$ (3,112)

NOTE 34 – SEPARATE ACCOUNTS

Items (A) – (C) – Not applicable

NOTE 35 – LOSS/CLAIM ADJUSTMENT EXPENSES

The following table provides a reconciliation of the beginning and ending balances for reserves for contract claims and claims adjustment expenses (CAE), net of recoveries for healthcare receivables of \$0 and \$1 for 2015 and 2014, respectively.

	Year Ended December 31	
	2015	2014
Reserves for contract claims and CAE at beginning of year, net of reinsurance recoverables	\$ 3,935	\$ 3,566
Add provision for benefits and CAE, net of reinsurance, occurring in:		
Current year	23,342	22,635
Prior years	(1,102)	539
Net benefit expenses and CAE during the current year	22,240	23,174
Deduct payments for benefits and CAE, net of reinsurance, occurring in:		
Current year	19,508	18,839
Prior years	2,600	3,966
Net benefits and CAE payments during the current year	22,108	22,805
Reserves for contract claims and CAE at end of year, net of reinsurance recoverables	\$ 4,067	\$ 3,935

At December 31, 2015 and 2014, health care receivables include \$0 and \$1, respectively, that are nonadmitted in accordance with SSAP No. 84, *Certain Health Care Receivables and Receivables Under Government Insured Plans*.

The reserves for contract claims and CAE at December 31, 2015 and 2014, has been reduced by \$75 and \$200, respectively, related to anticipated subrogation claims recoverable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

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

1.3

State regulating? OHIO

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2014

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity.
This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2009

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

03/02/2011

3.4

By what department or departments?
OHIO DEPARTMENT OF INSURANCE

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

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

3.6

Have all of the recommendations within the latest financial examination report been complied with?

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

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes [] No [X]

4.12

renewals?

Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes [] No [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,

7.21

State the percentage of foreign control

0.000%

7.22

State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP 950 Main Avenue, Cleveland, OH 44113

10.1

Has the insurer been granted an exemptions to the prohibited non-audit services provided by the certified independent public account requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in complied with the domiciliary state insurance laws?

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

10.6

If the response to 10.5 is no or n/a, please explain:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
John C. Lloyd, FSA, MAAA, Vice President, Optum, 2170 Satellite Boulevard, Suite 150, Duluth, GA 30097
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☐ No ☒
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$0
- 12.2

If yes, provide explanation
13.

FOR UNITED STATES BRANCES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes ☐ No ☐
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes ☐ No ☐
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes ☐ No ☐ N/A ☐
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes ☒ No ☐
- (a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c)

Compliance with applicable governmental laws, rules and regulations;
- (d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e)

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is no, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes ☐ No ☒
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes ☐ No ☒
- 15.2

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

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes ☒ No ☐
17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors an all subordinator committees thereof?

Yes ☒ No ☐
18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes ☒ No ☐

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes ☐ No ☒
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11

To directors or other officers

\$0
- 20.12

To stockholders not officers

\$0
- 20.13

Trustees, supreme or grand (Fraternal only)

\$0
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21

To directors or other officers

\$0
- 20.22

To stockholders not officers

\$0
- 20.23

Trustees, supreme or grand (Fraternal only)

\$0
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes ☐ No ☒
- 21.2

If yes, state the amount thereof at December 31 of the current year:
- 21.21

Rented from others

\$0
- 21.22

Borrowed from others

\$0
- 21.23

Leased from others

\$0
- 21.24

Other

\$0
- 22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes ☐ No ☒
- 22.2

If answer is yes:
- 22.21

Amount paid as losses or risk adjustment

\$0
- 22.22

Amount paid as expenses

\$0
- 22.23

Other amounts paid

\$0
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☒ No ☐
- 23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$1,547,976

INVESTMENT

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.01

Were all of the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes ☒ No ☐

24.02

If no, give full and complete information, relating thereto:

24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes ☐ No ☐ N/A ☒

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$0

24.06

If answer to 24.04 is no, report amount of collateral for other programs

\$0

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes ☐ No ☐ N/A ☒

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes ☐ No ☐ N/A ☒

24.09.

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes ☐ No ☐ N/A ☒

24.10

For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$0

24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$0

24.103

Total payable for securities lending reported on the liability page:

\$0

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes ☒ No ☐

25.2

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

25.21

Subject to repurchase agreements

\$0

25.22

Subject to reverse repurchase agreements

\$0

25.23

Subject to dollar repurchase agreements

\$0

25.24

Subject to reverse dollar repurchase agreements

\$0

25.25

Placed under option agreements

\$0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$0

25.27

FHLB Capital Stock

\$0

25.28

On deposit with states

\$2,145,943

25.29

On deposit with other regulatory bodies

\$0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$0

25.32

Other

\$0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes ☐ No ☒

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes ☐ No ☐ N/A ☒

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes ☐ No ☒

27.2

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

\$0

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes ☒ No ☐

28.01

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

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

28.02

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

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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes ☐ No ☒

28.04

If yes, give full and complete information relating thereto:

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

28.05

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

1 Central Registration Depository	2 Name(s)	3 Address

29.1

Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes ☐ No ☒

29.2

If yes, complete the following schedule:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

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

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

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	22,441,594	22,419,561	(22,033)
30.2	Preferred Stocks	0	0	0
30.3	Totals	22,441,594	22,419,561	(22,033)

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

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

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

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

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

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

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 5,483

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

1 Name	2 Amount Paid
LOMA	\$ 3,525

34.1 Amount of payments for legal expenses, if any? \$ 0

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

1 Name	2 Amount Paid
	\$

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

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

1 Name	2 Amount Paid
	\$

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [X]	No []
1.2	If yes, indicate premium earned on U.S. business only.	\$	703,431	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	0	
1.3	Reason for excluding:			
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2 above.	\$	0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	420,594	
1.6	Individual policies:			
	Most current three years:			
1.61	Total premium earned	\$	0	
1.62	Total incurred claims	\$	0	
1.63	Number of covered lives	\$	0	
	All years prior to most current three years:			
1.64	Total premium earned	\$	703,431	
1.65	Total incurred claims	\$	420,594	
1.66	Number of covered lives	\$	254	
1.7	Group policies:			
	Most current three years:			
1.71	Total premium earned	\$	0	
1.72	Total incurred claims	\$	0	
1.73	Number of covered lives	\$	0	
	All years prior to most current three years:			
1.74	Total premium earned	\$	0	
1.75	Total incurred claims	\$	0	
1.76	Number of covered lives	\$	0	
2.	Health Test:			
		1 Current Year	2 Prior Year	
2.1	Premium Numerator	\$ 703,431	\$ 702,162	
2.2	Premium Denominator	\$ 28,976,778	\$ 25,914,233	
2.3	Premium Ratio (2.1/2.2)	\$ 2.428	\$ 2.710	
2.4	Reserve Numerator	\$ (15,000)	\$ (50,000)	
2.5	Reserve Denominator	\$ 6,893,216	\$ 5,928,045	
2.6	Reserve Ratio (2.4/2.5)	\$ (0.218)	\$ (0.843)	
3.1	Does the reporting entity have Separate Accounts?		Yes []	No [X]
3.2	If yes, has a Separate Accounts statement been filed with this Department		Yes []	No [] N/A [X]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$	0	
3.4	State the authority under which Separate Accounts are maintained:			
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?		Yes []	No [X]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?		Yes []	No [X]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	\$	0	
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?"		Yes [X]	No []
4.2	Net reimbursement of such expenses between reporting entities:			
4.21	Paid	\$	468,946	
4.22	Received	\$	308,800	
5.1	Does the reporting entity write any guaranteed interest contracts?		Yes []	No [X]
5.2	If yes, what amount pertaining to these items is included in:			
5.21	Page 3, Line 1	\$	0	
5.22	Page 4, Line 1	\$	0	
6.	For stock reporting entities only:			
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$	0	
7.	Total dividends paid stockholders since organization of the reporting entity:			

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7.11	Cash	\$	0
7.12	Stock	\$	0

8.1

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

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

Yes [] No [X]

8.2

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

Yes [] No []

8.3

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

	1		2		3
	Reinsurance		Reinsurance		Net
	Assumed		Ceded		Retained
8.31	Earned premium	\$	0	\$	0
8.32	Paid claims	\$	0	\$	0
8.33	Claim liability and reserve (beginning of year)	\$	0	\$	0
8.34	Claim liability and reserve (end of year)	\$	0	\$	0
8.35	Incurred claims	\$	0	\$	0

8.4

If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	\$ 0	\$ 0
8.42	\$25,000 — 99,999	\$ 0	\$ 0
8.43	\$100,000 — 249,999	\$ 0	\$ 0
8.44	\$250,000 — 999,999	\$ 0	\$ 0
8.45	\$1,000,000 or more	\$ 0	\$ 0

8.5

What portion of earned premium reported in 8.31, Column 1 was assumed from pools?

\$

0

9.1

Does the company have variable annuities with guaranteed benefits?

Yes [] No [X]

9.2

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

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

10.

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

10.1

Amount of loss reserves established by these annuities during the current year:

\$

0

10.2

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

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

11.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]

11.2

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

\$

0

11.3

Do you act as an administrator for health savings accounts?

Yes [] No [X]

11.4

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

\$

0

12.1

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

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

12.2

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

1	2	3	4	Assets Supporting Reserve Credit		
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	5	6	7
				Letters of Credit	Trust Agreements	Other
	0					

13.

Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

13.1	Direct Premiums Written	\$	229,380
13.2	Total Incurred Claims	\$	199,893
13.3	Number of Covered Lives		824

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

Consumers Life Insurance Company
FIVE-YEAR HISTORICAL DATA

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

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	19,862	33,945	49,228	40,690	30,740
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	10,811,705	9,838,102	10,234,769	9,964,160	5,207,726
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	10,831,567	9,872,047	10,283,997	10,004,850	5,238,466
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	615	2,233	27,440	20,930	18,865
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....	666,247	78,430	1,393,737	5,312,330	1,781,995
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	666,862	80,663	1,421,177	5,333,260	1,800,860
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	229,380	289,311	287,137	224,047	163,194
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....					
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	22,913,834	19,957,697	19,683,616	20,059,740	12,967,080
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	5,130,133	4,965,063	37,464,394	39,260,893	37,030,949
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	703,431	702,162	3,503,202	3,475,362	5,146,145
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	28,976,778	25,914,233	60,938,349	63,020,042	55,307,368
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	37,575,619	36,448,787	39,708,104	38,752,670	34,134,398
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	15,967,648	16,726,325	20,037,344	25,804,355	15,786,737
23. Aggregate life reserves (Page 3, Line 1).....	1,834,000	1,195,500	1,260,000	1,443,000	656,500
24. Aggregate A&H reserves (Page 3, Line 2).....	1,082,000	877,000	852,000	3,430,000	1,766,000
25. Deposit-type contract funds (Page 3, Line 3).....					
26. Asset valuation reserve (Page 3, Line 24.01).....	36,395	32,087	27,521	20,771	14,120
27. Capital (Page 3, Lines 29 & 30).....	1,600,000	1,600,000	1,600,000	1,600,000	1,600,000
28. Surplus (Page 3, Line 37).....	20,007,971	18,122,462	18,070,760	11,348,315	16,747,661
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	1,252,736	1,839,890	(2,045,576)	628,895	(2,287,850)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	21,644,366	19,754,549	19,698,281	12,969,086	18,361,781
31. Authorized control level risk-based capital.....	3,340,351	2,727,792	4,311,669	4,978,182	3,672,526
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	63.5	61.7	90.2	63.5	67.0
33. Stocks (Lines 2.1 and 2.2).....					
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	36.5	38.3	9.8	36.5	33.0
37. Contract loans (Line 6).....					
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

Consumers Life Insurance Company
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	105,235	187,654	731,428	1,413,487	1,518,896
53. Total admitted assets (Page 2, Line 28, Col. 3).....	37,575,619	36,448,787	39,708,104	38,752,670	34,134,398
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	308,227	257,584	255,407	364,417	403,117
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....					
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....					
57. Total of above Lines 54, 55 and 56.....	308,227	257,584	255,407	364,417	403,117
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	16,949,467	16,365,165	14,431,396	15,718,020	7,914,052
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	4,457,666	5,460,665	23,346,027	21,633,700	19,309,659
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	(4,500)	4,500	19,000	19,500	20,000
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	205,000	25,000	(2,578,000)	1,664,000	234,000
62. Dividends to policyholders (Line 30, Col 1).....					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	16.7	16.3	39.0	42.8	48.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....					
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	80.2	104.0	57.6	63.2	56.3
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	0.3	7.2	6.9	8.7	9.9
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	30.7	10.3	47.2	48.4	47.9
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	952,140	2,893,105	2,968,392	2,021,535	2,112,848
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	840,333	2,021,599	2,934,893	2,254,251	2,572,101
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	(59,464)	189,183	133,913	258,065	375,952
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	(13,333)	219,401	238,707	175,349	293,099
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(5,826)	(517,726)	(277,376)	(1,484,522)	19,232
74. Ordinary - individual annuities (Col. 4).....					
75. Ordinary - supplementary contracts (Col. 5).....					
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....	1,854,347	1,351,025	1,447,973	769,896	1,305,766
78. Group annuities (Col. 8).....					
79. A&H - group (Col. 9).....	(527,569)	(2,173,649)	135,135	(3,492,538)	(626,777)
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	27,747	(28,126)	(101,907)	(707,940)	(1,129,514)
82. Aggregate of all other lines of business (Col. 12).....					
83. Total (Col. 1).....	1,348,699	(1,368,476)	1,203,825	(4,915,104)	(431,293)

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

Yes [☐] No [☐]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
		1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	Total Amount of Insurance (a)
								7	8		
								Policies	Certificates		
1.	In force end of prior year.....			1,158	33,945			6,427	204,752	9,838,102	9,872,047
2.	Issued during year.....			25	615			190	20,113	666,247	666,862
3.	Reinsurance assumed.....										0
4.	Revived during year.....										0
5.	Increased during year (net).....								5,590	694,775	694,775
6.	Subtotals, Lines 2 to 5.....	0	0	25	615	0	0	190	25,703	1,361,022	1,361,637
7.	Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8.	Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9.	Totals (Lines 1 and 6 to 8).....	0	0	1,183	34,560	0	0	6,617	230,455	11,199,124	11,233,684
Deductions during year:											
10.	Death.....			8	200			XXX	515	16,486	16,686
11.	Maturity.....							XXX			0
12.	Disability.....							XXX			0
13.	Expiry.....			351	14,498			984	13,109	370,933	385,431
14.	Surrender.....										0
15.	Lapse.....										0
16.	Conversion.....							XXX	XXX	XXX	0
17.	Decreased (net).....										0
18.	Reinsurance.....										0
19.	Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20.	Totals (Lines 10 to 19).....	0	0	359	14,698	0	0	984	13,624	387,419	402,117
21.	In force end of year (Line 9 minus Line 20).....	0	0	824	19,862	0	0	5,633	216,831	10,811,705	10,831,567
22.	Reinsurance ceded end of year.....	XXX		XXX		XXX		XXX	XXX	510,293	510,293
23.	Line 21 minus Line 22.....	XXX	0	XXX	19,862	XXX	(b) 0	XXX	XXX	10,301,412	10,321,274

DETAILS OF WRITE-INS

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

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

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

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

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

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....				
28. Term policies-other.....	25	615	824	19,862
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals (Lines 27 to 30).....	25	615	824	19,862
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX		
34. Totals, whole life and endowment.....				
35. Totals (Lines 31 to 34).....	25	615	824	19,862

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	615		19,862	
38. Credit Life (Group and Individual).....				
39. Group.....	666,247		10,811,705	
40. Totals (Lines 36 to 39).....	666,862	0	10,831,567	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX		XXX	869
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....			72	1,117

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....							137,976	4,486,961
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....	0	(b).....0	0	(b).....0	0	(b).....0	137,976	(b).....4,486,961

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

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

SUPPLEMENTARY CONTRACTS

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

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	29,738	7,382,688			267	689,418
2. Issued during year.....	3,453	735,091				20,357
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX.....		XXX.....		XXX.....
5. Total (Lines 1 to 4).....	33,191	XXX.....	0	XXX.....	267	XXX.....
Deductions during year:						
6. Conversions.....		XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
7. Decreased (net).....	2,642	XXX.....		XXX.....	13	XXX.....
8. Reinsurance ceded.....		XXX.....		XXX.....		XXX.....
9. Totals (Lines 6 to 8).....	2,642	XXX.....	0	XXX.....	13	XXX.....
10. In force end of year.....	30,549	(a).....8,117,779	0	(a).....	254	(a).....709,775

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

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

Consumers Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS
Allocated by States and Territories

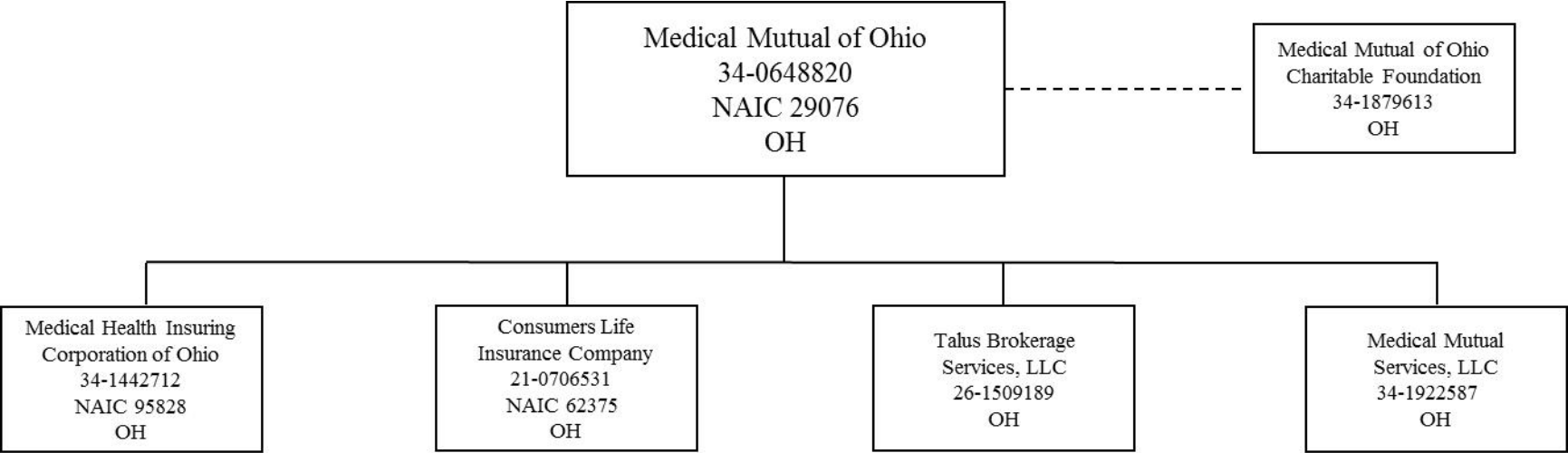
			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
States, Etc.			Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL	N					0	
2.	Alaska.....	AK	N					0	
3.	Arizona.....	AZ	L					0	
4.	Arkansas.....	AR	L					0	
5.	California.....	CA	N					0	
6.	Colorado.....	CO	L					0	
7.	Connecticut.....	CT	N					0	
8.	Delaware.....	DE	L					0	
9.	District of Columbia.....	DC	L					0	
10.	Florida.....	FL	N					0	
11.	Georgia.....	GA	L	21,602		814		22,416	
12.	Hawaii.....	HI	N					0	
13.	Idaho.....	ID	N					0	
14.	Illinois.....	IL	L					0	
15.	Indiana.....	IN	L	46,385		29,261		75,646	
16.	Iowa.....	IA	L					0	
17.	Kansas.....	KS	L					0	
18.	Kentucky.....	KY	L					0	
19.	Louisiana.....	LA	L					0	
20.	Maine.....	ME	N					0	
21.	Maryland.....	MD	L					0	
22.	Massachusetts.....	MA	N					0	
23.	Michigan.....	MI	L	804,052		8,967		813,019	
24.	Minnesota.....	MN	L					0	
25.	Mississippi.....	MS	L					0	
26.	Missouri.....	MO	L					0	
27.	Montana.....	MT	L					0	
28.	Nebraska.....	NE	L					0	
29.	Nevada.....	NV	L					0	
30.	New Hampshire.....	NH	N					0	
31.	New Jersey.....	NJ	L					0	
32.	New Mexico.....	NM	L					0	
33.	New York.....	NY	N					0	
34.	North Carolina.....	NC	N					0	
35.	North Dakota.....	ND	L					0	
36.	Ohio.....	OH	L	23,861,142		7,513,094		31,374,236	
37.	Oklahoma.....	OK	L					0	
38.	Oregon.....	OR	L					0	
39.	Pennsylvania.....	PA	L	1,399		1,046		2,445	
40.	Rhode Island.....	RI	N					0	
41.	South Carolina.....	SC	L	441,985		686,483		1,128,468	
42.	South Dakota.....	SD	L					0	
43.	Tennessee.....	TN	N					0	
44.	Texas.....	TX	L					0	
45.	Utah.....	UT	L					0	
46.	Vermont.....	VT	N					0	
47.	Virginia.....	VA	L					0	
48.	Washington.....	WA	N					0	
49.	West Virginia.....	WV	L	3,409				3,409	
50.	Wisconsin.....	WI	L					0	
51.	Wyoming.....	WY	L					0	
52.	American Samoa.....	AS	N					0	
53.	Guam.....	GU	N					0	
54.	Puerto Rico.....	PR	N					0	
55.	US Virgin Islands.....	VI	N					0	
56.	Northern Mariana Islands.....	MP	N					0	
57.	Canada.....	CAN	N					0	
58.	Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0
59.	Subtotal.....	(a)	35	25,179,974	0	8,239,665	0	33,419,639	0
90.	Reporting entity contributions for employee benefit plans.....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						0	
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		25,179,974	0	8,239,665	0	33,419,639	0
96.	Plus reinsurance assumed.....	XXX						0	
97.	Totals (All Business).....	XXX		25,179,974	0	8,239,665	0	33,419,639	0
98.	Less reinsurance ceded.....	XXX		2,036,760		2,406,101		4,442,861	
99.	Totals (All Business) less reinsurance ceded.....	XXX		23,143,214	0	(b) 5,833,564	0	28,976,778	0
DETAILS OF WRITE-INS									
58001.	.....	XXX						0	
58002.	.....	XXX						0	
58003.	.....	XXX						0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX		0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX		0	0	0	0	0	0
9401.	.....	XXX						0	
9402.	.....	XXX						0	
9403.	.....	XXX						0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0	0	0

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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.
Premiums are allocated based upon the location of the group's home office or the individual's home address.

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

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



2015 ALPHABETICAL INDEX

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