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ANNUAL STATEMENT

For the Year Ended December 31, 2015

of the Condition and Affairs of the

GREAT AMERICAN LIFE INSURANCE COMPANY

NAIC Group Code.....0084, 0084 (Current Period) (Prior Period) NAIC Company Code..... 63312 Employer's ID Number..... 13-1935920

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile US

Incorporated/Organized..... December 29, 1961 Commenced Business..... August 13, 1963

Statutory Home Office	301 East Fourth Street….. Cincinnati ..... OH ..... US ..... 45202 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	301 East Fourth Street….. Cincinnati ..... OH ..... US..... 45202 *(Street and Number) (City or Town, State, Country and Zip Code)*	513-357-3300 *(Area Code) (Telephone Number)*
Mail Address	Post Office Box 5420….. Cincinnati ..... OH ..... US ..... 45202 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	301 East Fourth Street….. Cincinnati ..... OH ..... US ..... 45202 *(Street and Number) (City or Town, State, Country and Zip Code)*	513-357-3300 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.gaig.com	
Statutory Statement Contact	Brian Patrick Sponaugle *(Name)*	513-412-2931 *(Area Code) (Telephone Number) (Extension)*
	bsponaugle@gaig.com *(E-Mail Address)*	513-412-1673 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Stephen Craig Lindner	President	2. Mark Francis Muething	Secretary
3. Christopher Patrick Miliano	Treasurer	4. Richard Lee Sutton	Appointed Actuary

OTHER

John Paul Gruber	Senior Vice President	Michael Harrison Haney	Vice President
Adrienne Susan Kessling	Senior Vice President	Brian Patrick Sponaugle	Vice President

DIRECTORS OR TRUSTEES

Jeffrey Gene Hester	Stephen Craig Lindner	Christopher Patrick Miliano	Mark Francis Muething
Michael James Prager			

State of........ Ohio
County of..... Hamilton

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)	(Signature)	(Signature)
Mark Francis Muething	Christopher Patrick Miliano	John Paul Gruber
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
Secretary	Treasurer	Senior Vice President
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ________ day of February 2016

a. Is this an original filing? Yes [X] No [ ]
b. If no
1. State the amendment number ________
2. Date filed ________
3. Number of pages attached ________

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	22,654,147,992		22,654,147,992	19,678,728,133
2. Stocks (Schedule D):				
2.1 Preferred stocks	55,634,622		55,634,622	36,711,279
2.2 Common stocks	794,925,973	1,000	794,924,973	673,565,429
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	879,669,374		879,669,374	889,826,004
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)	85,183,351		85,183,351	83,994,410
4.3 Properties held for sale (less $.........0 encumbrances)			0	
5. Cash ($.....4,522,362, Schedule E-Part 1), cash equivalents ($.........0, Schedule E-Part 2) and short-term investments ($.....205,471,189, Schedule DA)	209,993,551		209,993,551	185,481,080
6. Contract loans (including $.........0 premium notes)	115,444,562		115,444,562	122,527,043
7. Derivatives (Schedule DB)	236,582,174		236,582,174	310,539,699
8. Other invested assets (Schedule BA)	249,371,554		249,371,554	109,993,554
9. Receivables for securities	6,088,941		6,088,941	794,905
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)	25,287,042,094	1,000	25,287,041,094	22,092,161,537
13. Title plants less $.........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	219,173,145	385,007	218,788,138	190,801,649
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,542,586	23,123	1,519,463	1,744,080
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.........0 earned but unbilled premiums)	11,088,623	1,237,959	9,850,664	10,634,055
15.3 Accrued retrospective premiums ($.........0) and contracts subject to redetermination ($.........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,823,670		3,823,670	2,169,104
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	5,496,519		5,496,519	6,337,937
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	
18.2 Net deferred tax asset	92,023,534	43,873,062	48,150,472	36,002,362
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software	1,808,442		1,808,442	1,915,623
21. Furniture and equipment, including health care delivery assets ($.........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	69,634		69,634	1,064,601
24. Health care ($.........0) and other amounts receivable			0	
25. Aggregate write-ins for other than invested assets	363,098,586	3,658,616	359,439,970	429,748,851
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	25,985,166,833	49,178,767	25,935,988,066	22,772,579,798
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTALS (Lines 26 and 27)	25,985,166,833	49,178,767	25,935,988,066	22,772,579,798

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. Funds held as collateral	210,670,619		210,670,619	281,893,821
2502. Company-owned life insurance	111,617,760		111,617,760	123,476,321
2503. Accrued contractual fee income	22,986,091		22,986,091	18,616,167
2598. Summary of remaining write-ins for Line 25 from overflow page	17,824,116	3,658,616	14,165,500	5,762,542
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	363,098,586	3,658,616	359,439,970	429,748,851

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts $.....22,180,765,903 (Exhibit 5, Line 9999999) less $..........0 included in Line 6.3 (including $.....20,984,349 Modco Reserve)	22,180,765,902	19,540,659,071
2. Aggregate reserve for accident and health contracts (including $.........0 Modco Reserve)	33,430,787	
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $..........0 Modco Reserve)	1,181,149,860	843,785,334
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	134,343,528	104,623,620
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	197,579	
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 $.....33,525 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	337,000	353,587
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of $..........0 accident and health experience rating refunds of which $..........0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including $.....16,402 assumed and $.....265,037 ceded	281,439	355,466
9.4 Interest Maintenance Reserve (IMR, Line 6)	69,440,805	75,131,965
10. Commissions to agents due or accrued - life and annuity contracts $.....6,716,560, accident and health $..........0 and deposit-type contract funds $..........0	6,716,560	4,730,054
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	19,440,701	18,391,937
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)	5,003,258	5,304,831
15.1 Current federal and foreign income taxes, including $..........0 on realized capital gains (losses)	51,620,456	13,174,449
15.2 Net deferred tax liability		
16. Unearned investment income	505,792	517,497
17. Amounts withheld or retained by company as agent or trustee	566,833	
18. Amounts held for agents' account, including $.....1,041,515 agents' credit balances	1,041,515	1,133,336
19. Remittances and items not allocated	42,221,965	27,432,091
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 $..........0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7)	185,688,106	176,262,403
24.02 Reinsurance in unauthorized and certified ($..........0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified ($..........0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	937,066	488,407
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	374,713	
24.09 Payable for securities	78,572,098	31,404,981
24.10 Payable for securities lending		
24.11 Capital notes $..........0 and interest thereon $..........0		
25. Aggregate write-ins for liabilities	222,013,379	292,798,777
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	24,214,649,342	21,136,547,805
27. From Separate Accounts Statement		
28. Total liabilities (Line 26 and 27)	24,214,649,342	21,136,547,805
29. Common capital stock	2,512,500	2,512,500
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)	777,479,593	766,431,234
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	941,346,631	867,088,259
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)	1,718,826,224	1,633,519,493
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,721,338,724	1,636,031,993
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	25,935,988,066	22,772,579,798

DETAILS OF WRITE-INS

2501. Liability for funds held as collateral	210,670,619	281,893,821
2502. Accounts payable	5,299,343	5,135,847
2503. Unclaimed property	6,043,417	4,192,986
2598. Summary of remaining write-ins for Line 25 from overflow page	0	1,576,123
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	222,013,379	292,798,777
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

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)	3,963,063,203	3,469,380,534
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,218,743,699	1,208,262,370
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	19,909,059	19,688,705
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)	7,355,602	7,734,954
7. Reserve adjustments on reinsurance ceded	(2,329,363)	(1,144,523)
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	7,292,898	5,991,916
8.3 Aggregate write-ins for miscellaneous income	51,113,441	40,447,153
9. Totals (Lines 1 to 8.3)	5,265,148,539	4,750,361,110
10. Death benefits	22,407,334	27,040,528
11. Matured endowments (excluding guaranteed annual pure endowments)	(10,888)	105,915
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	471,043,717	372,893,837
13. Disability benefits and benefits under accident and health contracts	372,083	
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	1,142,671,168	977,292,405
16. Group conversions	303	1,991
17. Interest and adjustments on contract or deposit-type contract funds	116,737,537	118,149,560
18. Payments on supplementary contracts with life contingencies	4,032	6,854
19. Increase in aggregate reserves for life and accident and health contracts	2,673,537,618	2,484,285,670
20. Totals (Lines 10 to 19)	4,426,762,904	3,979,776,761
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	230,035,693	198,293,468
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	201,630	142,992
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	63,592,088	55,153,090
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	7,108,276	5,831,007
25. Increase in loading on deferred and uncollected premiums	123,578	(614,647)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	4,727,824,169	4,238,582,670
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	537,324,370	511,778,439
30. Dividends to policyholders	27,822	(3,524)
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	537,296,548	511,781,963
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	116,757,494	151,326,632
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)	420,539,054	360,455,331
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $.....6,505,405 (excluding taxes of $.....7,585,997 transferred to the IMR)	(45,205,725)	(4,438,043)
35. Net income (Line 33 plus Line 34)	375,333,329	356,017,288

CAPITAL AND SURPLUS ACCOUNT

	1 Current Year	2 Prior Year
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,636,031,993	1,511,800,352
37. Net income (Line 35)	375,333,329	356,017,288
38. Change in net unrealized capital gains (losses) less capital gains tax of $.....(17,793,359)	(177,084,720)	11,452,647
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	14,319,188	(7,079,558)
41. Change in nonadmitted assets	(19,633,916)	(1,863,466)
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	(9,425,703)	(35,693,897)
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	11,163,684	
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(649,229)	
52. Dividends to stockholders	(110,000,000)	(200,000,000)
53. Aggregate write-ins for gains and losses in surplus	1,284,098	1,398,627
54. Net change in capital and surplus for the year (Lines 37 through 53)	85,306,731	124,231,641
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,721,338,724	1,636,031,993

DETAILS OF WRITE-INS

		1	2
08.301.	Contractual rider fee income	42,537,885	34,085,599
08.302.	Interest on company-owned life insurance	4,462,356	4,131,561
08.303.	Reinsurance experience refund	3,863,973	2,199,035
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	249,227	30,958
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	51,113,441	40,447,153
2701.			
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)	0	0
5301.	Employee and agent stock option contribution	1,284,098	1,398,627
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)	1,284,098	1,398,627

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	3,960,891,600	3,470,529,962
2.	Net investment income	1,345,540,166	1,300,892,404
3.	Miscellaneous income	43,205,692	34,178,603
4.	Total (Lines 1 through 3)	5,349,637,458	4,805,600,970
5.	Benefit and loss related payments	1,607,457,437	1,359,913,897
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	297,766,186	263,013,480
8.	Dividends paid to policyholders	27,822	
9.	Federal and foreign income taxes paid (recovered) net of $.....14,091,402 tax on capital gains (losses)	91,855,440	212,603,788
10.	Total (Lines 5 through 9)	1,997,106,884	1,835,531,166
11.	Net cash from operations (Line 4 minus Line 10)	3,352,530,573	2,970,069,804
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	2,356,762,158	1,908,053,031
	12.2 Stocks	133,750,240	59,741,011
	12.3 Mortgage loans	208,711,787	97,874,558
	12.4 Real estate	13,166,469	
	12.5 Other invested assets	93,622,928	90,905,668
	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)	2,806,013,582	2,156,574,268
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	5,277,054,230	4,094,340,716
	13.2 Stocks	339,967,936	168,461,976
	13.3 Mortgage loans	197,325,995	322,828,104
	13.4 Real estate	11,229,299	5,302,486
	13.5 Other invested assets	226,534,354	116,262,181
	13.6 Miscellaneous applications	250,881,520	257,400,220
	13.7 Total investments acquired (Lines 13.1 to 13.6)	6,302,993,332	4,964,595,683
14.	Net increase (decrease) in contract loans and premium notes	(7,082,481)	(8,676,798)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(3,489,897,270)	(2,799,344,617)
	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	228,026,521	(120,835,648)
	16.5 Dividends to stockholders	110,000,000	200,000,000
	16.6 Other cash provided (applied)	43,852,646	(7,554,205)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	161,879,167	(328,389,853)
	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)	24,512,471	(157,664,667)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	185,481,080	343,145,747
	19.2 End of year (Line 18 plus Line 19.1)	209,993,551	185,481,080

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

20.0001	Exchanges	104,742,244	48,629,382
20.0002	Securities transferred per reinsurance agreement	36,110,595	
20.0003	Securities acquired as capital contributions	11,163,684	
20.0004	Capitalized interest	1,642,212	1,835,247
20.0005	Securities acquired from liquidation distributions		159,070
20.0006	Securities acquired from dividends/return of capital distribution		127,995

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	3,963,063,203		18,696,673	3,895,933,870			(506)	14,854,894	116,856		33,461,416	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	1,218,743,699		9,686,817	1,155,669,470	27,640		107,368	52,804,654			447,750	
4. Amortization of Interest Maintenance Reserve (IMR)	19,909,059			19,196,799				712,260				
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	7,355,602		6,660,597	5,833							689,172	
7. Reserve adjustments on reinsurance ceded	(2,329,363)		(2,329,363)									
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	7,292,898			7,292,898								
8.3 Aggregate write-ins for miscellaneous income	51,113,441	0	3,863,973	47,089,824	0	0	0	159,644	0	0	0	0
9. Totals (Lines 1 to 8.3)	5,265,148,539	0	36,578,697	5,125,188,694	27,640	0	106,862	68,531,452	116,856	0	34,598,338	0
10. Death benefits	22,407,334		22,214,070				193,264					
11. Matured endowments (excluding guaranteed annual pure endowments)	(10,888)		16,216				(27,104)					
12. Annuity benefits	471,043,717			466,534,846				4,508,871				
13. Disability benefits and benefits under accident and health contracts	372,083								68		372,015	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	1,142,671,168		2,612,273	1,080,792,264				59,266,631				
16. Group conversions	303						303					
17. Interest and adjustments on contract or deposit-type contract funds	116,737,537			116,737,537								
18. Payments on supplementary contracts with life contingencies	4,032				4,032							
19. Increase in aggregate reserves for life and accident and health contracts	2,673,537,618		3,383,188	2,650,719,069	15,225		(204,884)	(13,805,767)	117,641		33,313,146	
20. Totals (Lines 10 to 19)	4,426,762,904	0	28,225,748	4,314,783,717	19,257	0	(38,421)	49,969,734	117,709	0	33,685,161	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	230,035,693		1,083,496	227,851,011				412,015			689,171	
22. Commissions and expense allowances on reinsurance assumed	201,630		112,633	6,104							82,894	
23. General insurance expenses	63,592,088		2,426,163	54,831,150			12	6,334,763				
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,108,276		1,884,676	4,566,707			34	656,859				
25. Increase in loading on deferred and uncollected premiums	123,578		133,382								(9,804)	
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	4,727,824,170	0	33,866,097	4,602,038,688	19,257	0	(38,375)	57,373,371	117,709	0	34,447,422	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	537,324,369	0	2,712,599	523,150,006	8,383	0	145,237	11,158,081	(853)	0	150,916	0
30. Dividends to policyholders	27,822		27,822									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	537,296,548	0	2,684,778	523,150,006	8,383	0	145,237	11,158,081	(853)	0	150,916	0
32. Federal income taxes incurred (excluding tax on capital gains)	116,757,494		823,525	113,421,687	2,571		44,550	2,419,131	(262)		46,292	
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)	420,539,054	0	1,861,253	409,728,319	5,812	0	100,687	8,738,950	(591)	0	104,624	0

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10	11	12
08.301. Contractual rider fee income	42,537,885			42,537,885								
08.302. Interest on company-owned life insurance	4,462,356			4,302,712				159,644				
08.303. Reinsurance experience refund	3,863,973		3,863,973									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	249,227	0	0	249,227	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	51,113,441	0	3,863,973	47,089,824	0	0	0	159,644	0	0	0	0
2701.	0											
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)	0	0	0	0	0	0	0	0	0	0	0	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	2	Ordinary			6	Group	
			3	4	5	Credit Life	7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	(Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	19,540,659,071		175,080,077	18,387,621,398	932,360		1,933,525	975,091,711
2. Tabular net premiums or considerations	3,939,242,040		25,953,628	3,896,313,432	171,498		10,521	16,792,961
3. Present value of disability claims incurred	4,178		4,178		XXX			
4. Tabular interest	589,615,797		7,886,310	546,384,835	58,847		81,483	35,204,322
5. Tabular less actual reserve released	583,595		87,024	532,851	(135,163)			98,883
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	14,184,795		1,746,821	7,430,908	(28,841)			5,035,907
8. Totals (Lines 1 to 7)	24,084,289,476	0	210,758,038	22,838,283,424	998,701	0	2,025,529	1,032,223,784
9. Tabular cost	27,072,886		26,937,207		XXX		135,679	
10. Reserves released by death	2,670,947		2,511,365	XXX	XXX		159,582	XXX
11. Reserves released by other terminations (net)	1,848,528,328		2,777,294	1,776,891,464			1,627	68,857,943
12. Annuity, supplementary contract, and disability payments involving life contingencies	25,251,413		68,907	23,051,493	51,116			2,079,897
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	1,903,523,574	0	32,294,773	1,799,942,957	51,116	0	296,888	70,937,840
15. Reserve December 31, current year	22,180,765,902	0	178,463,265	21,038,340,467	947,585	0	1,728,641	961,285,944

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 4,930,994	6,089,919
1.1	Bonds exempt from U.S. tax	(a) 10,334,683	10,354,946
1.2	Other bonds (unaffiliated)	(a) 978,181,416	1,005,176,532
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 2,146,093	2,258,895
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	29,052,450	28,474,477
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 45,653,692	45,543,586
4.	Real estate	(d) 33,220,814	33,220,814
5.	Contract loans	7,603,778	7,537,048
6.	Cash, cash equivalents and short-term investments	(e) 66,466	88,162
7.	Derivative instruments	(f) 73,086,390	108,312,959
8.	Other invested assets	9,253,005	9,253,005
9.	Aggregate write-ins for investment income	1,815,928	1,815,928
10.	Total gross investment income	1,195,345,709	1,258,126,271
11.	Investment expenses		(g) 33,746,464
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 865,040
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 3,033,252
15.	Aggregate write-ins for deductions from investment income		1,737,816
16.	Total deductions (Lines 11 through 15)		39,382,572
17.	Net investment income (Line 10 minus Line 16)		1,218,743,699
	DETAILS OF WRITE-INS		
0901.	Miscellaneous income	1,812,482	1,812,482
0902.	Other investment income	3,446	3,446
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)	1,815,928	1,815,928
1501.	Ceded investment income		1,715,224
1502.	Interest on agent balance		22,592
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)		1,737,816

(a) Includes $.....96,152,875 accrual of discount less $.....37,590,847 amortization of premium and less $.....8,982,036 paid for accrued interest on purchases.
(b) Includes $.....5,827 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued dividends on purchases.
(c) Includes $.....1,244,095 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 $.....2,313 amortization of premium and less $..........0 paid for accrued interest on purchases.
(f) Includes $..........0 accrual of discount less $.....246,798,438 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 $.....3,033,252 depreciation on real estate and $..........0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds			0		
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	22,907,332	(26,067,039)	(3,159,707)	(274,537)	
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)			0	47,466	
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)	19,114,571	(36,095,321)	(16,980,750)	(66,323,175)	
2.21	Common stocks of affiliates			0	17,315,829	
3.	Mortgage loans	(14,933)		(14,933)		
4.	Real estate	6,159,366		6,159,366		
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0		
7.	Derivative instruments			0	(155,140,255)	
8.	Other invested assets	(920,382)	(2,109,638)	(3,030,020)	9,496,594	
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	47,245,954	(64,271,998)	(17,026,044)	(194,878,079)	0
	DETAILS OF WRITE-INS					
0901.				0		
0902.				0		
0903.				0		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	0	0

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

	1	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	113,476		109,288			287				3,901	
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	10,774		6,614			258				3,901	
6.4 Net	102,702	0	102,674	0	0	29	0	0	0	0	0
7. Line 5 + Line 6.4	102,702	0	102,674	0	0	29	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0										
9. First year premiums and considerations:											
9.1 Direct	113,476		109,288			287				3,901	
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	10,774		6,614			258				3,901	
9.4 Net (Line 7 - Line 8)	102,702	0	102,674	0	0	29	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	3,882,309,185			3,881,459,046			850,139				
10.2 Reinsurance assumed	128,854			128,854							
10.3 Reinsurance ceded	38,885			38,885							
10.4 Net	3,882,399,154	0	0	3,881,549,015	0	0	850,139	0	0	0	0
RENEWAL											
11. Uncollected	569,468		532,446							37,023	
12. Deferred and accrued	13,975,771		13,975,771								
13. Deferred, accrued and uncollected:											
13.1 Direct	12,766,315		12,744,949							21,366	
13.2 Reinsurance assumed	1,800,289		1,763,267							37,023	
13.3 Reinsurance ceded	21,366									21,366	
13.4 Net (Line 11 + Line 12)	14,545,239	0	14,508,216	0	0	0	0	0	0	37,023	0
14. Advance	337,000		303,476							33,525	
15. Line 13.4 - Line 14	14,208,238	0	14,204,741	0	0	0	0	0	0	3,498	0
16. Collected during year:											
16.1 Direct	76,821,232		42,347,924	11,891,453		(5,345)	14,005,296	74,489		8,507,416	
16.2 Reinsurance assumed	41,961,544		5,893,367	2,493,403				116,856		33,457,918	
16.3 Reinsurance ceded	40,393,032		31,815,398			(4,811)	540	74,489		8,507,416	
16.4 Net	78,389,744	0	16,425,893	14,384,855	0	(535)	14,004,756	116,856	0	33,457,918	0
17. Line 15 + Line 16.4	92,597,982	0	30,630,634	14,384,855	0	(535)	14,004,756	116,856	0	33,461,416	0
18. Prior year (uncollected + deferred and accrued - advance)	12,036,635		12,036,635								
19. Renewal premiums and considerations:											
19.1 Direct	77,192,018		42,786,140	11,891,453		(5,345)	14,005,296	74,489		8,439,986	
19.2 Reinsurance assumed	43,694,933		7,623,258	2,493,403				116,856		33,461,416	
19.3 Reinsurance ceded	40,325,603		31,815,398			(4,811)	540	74,489		8,439,986	
19.4 Net (Line 17 - Line 18)	80,561,348	0	18,593,999	14,384,855	0	(535)	14,004,756	116,856	0	33,461,416	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	3,959,614,678	0	42,895,427	3,893,350,499	0	(5,058)	14,855,434	74,489	0	8,443,887	0
20.2 Reinsurance assumed	43,823,786	0	7,623,258	2,622,256	0	0	0	116,856	0	33,461,416	0
20.3 Reinsurance ceded	40,375,261	0	31,822,013	38,885	0	(4,552)	540	74,489	0	8,443,887	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	3,963,063,203	0	18,696,673	3,895,933,870	0	(506)	14,854,894	116,856	0	33,461,416	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	2,548									2,548	
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	2,548	0	0	0	0	0	0	0	0	2,548	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	1,999			1,999							
24.3 Net ceded less assumed	(1,999)	0	0	(1,999)	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	7,353,053		6,660,597	5,833						686,623	
25.2 Reinsurance assumed	199,631		112,633	4,104						82,894	
25.3 Net ceded less assumed	7,153,423	0	6,547,964	1,729	0	0	0	0	0	603,730	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	7,355,602	0	6,660,597	5,833	0	0	0	0	0	689,171	0
26.2 Reinsurance assumed (Page 6, Line 22)	201,630	0	112,633	6,104	0	0	0	0	0	82,894	0
26.3 Net ceded less assumed	7,153,971	0	6,547,964	(271)	0	0	0	0	0	606,278	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	13,537		10,989							2,548	
28. Single	226,577,708			226,516,695			61,013				
29. Renewal	3,174,814		1,072,507	1,064,682			351,002			686,623	
30. Deposit-type contract funds	269,634			269,634							
31. Totals (to agree with Page 6, Line 21)	230,035,693	0	1,083,496	227,851,011	0	0	412,015	0	0	689,171	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3	All Other Lines		
	Life	Cost Containment	All Other	of Business	Investment	Total
1. Rent	4,708,074					4,708,074
2. Salaries and wages	28,996,977					28,996,977
3.11 Contributions for benefit plans for employees	3,809,121					3,809,121
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	2,092,076					2,092,076
3.32 Other agent welfare	222,319					222,319
4.1 Legal fees and expenses	1,341,379					1,341,379
4.2 Medical examination fees	5,008					5,008
4.3 Inspection report fees	386,333					386,333
4.4 Fees of public accountants and consulting actuaries	2,592,955					2,592,955
4.5 Expense of investigation and settlement of policy claims	22,110					22,110
5.1 Traveling expenses	1,230,445					1,230,445
5.2 Advertising	621,533					621,533
5.3 Postage, express, telegraph and telephone	1,369,483					1,369,483
5.4 Printing and stationery	793,006					793,006
5.5 Cost or depreciation of furniture and equipment	74,480					74,480
5.6 Rental of equipment	2,416					2,416
5.7 Cost or depreciation of EDP equipment and software	634,799					634,799
6.1 Books and periodicals	114,172					114,172
6.2 Bureau and association fees	1,610,378					1,610,378
6.3 Insurance, except on real estate	82,169					82,169
6.4 Miscellaneous losses	53,655					53,655
6.5 Collection and bank service charges	648,122					648,122
6.6 Sundry general expenses	1,755,985					1,755,985
6.7 Group service and administration fees	5,313,131					5,313,131
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance	410,677					410,677
7.2 Agents' balances charged off (less $..........0 recovered)	(49,528)					(49,528)
7.3 Agency conferences other than local meetings	688,440					688,440
9.1 Real estate expenses					25,362,537	25,362,537
9.2 Investment expenses not included elsewhere					8,383,927	8,383,927
9.3 Aggregate write-ins for expenses	4,062,373	0	0	0	0	4,062,373
10. General expenses Incurred	63,592,088	0	0	0	33,746,464	(a).....97,338,552
11. General expenses unpaid December 31, prior year	18,391,937					18,391,937
12. General expenses unpaid December 31, current year	19,440,701					19,440,701
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	62,543,324	0	0	0	33,746,464	96,289,788
DETAILS OF WRITE-INS						
09.301. PC & EDP Expenses	2,419,405					2,419,405
09.302. Consulting	1,642,968					1,642,968
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)	4,062,373	0	0	0	0	4,062,373

(a) Includes management fees of $.....5,108,988 to affiliates and $..........0 to non-affiliates.

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

	Insurance			4	5
	1	2	3		
		Accident	All Other Lines		
	Life	and Health	of Business	Investment	Total
1. Real estate taxes				865,040	865,040
2. State insurance department licenses and fees	1,519,385				1,519,385
3. State taxes on premiums	1,492,417				1,492,417
4. Other state taxes, including $..........0 for employee benefits	2,273,638				2,273,638
5. U.S. Social Security taxes	1,765,285				1,765,285
6. All other taxes	57,551				57,551
7. Taxes, licenses and fees incurred	7,108,276	0	0	865,040	7,973,316
8. Taxes, licenses and fees unpaid December 31, prior year	5,304,831				5,304,831
9. Taxes, licenses and fees unpaid December 31, current year	5,003,258				5,003,258
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	7,409,849	0	0	865,040	8,274,889

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	27,822	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	27,822	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)	27,822	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 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. AM(5) 3.00% 1948-1952	19,313		19,313		
0100002. 41 CET - NL 3.00% 1952-1962	25,536		25,536		
0100003. 41 CSO - NL 2.50% 1952-1962	15,640		15,640		
0100004. 41 CSO - CRVM 2.50% 1952-1962	817		817		
0100005. 41 CSO - CRVM 2.75% 1952-1962	52,244		52,244		
0100006. 41 CSO - NL 3.00% 1952-1962	3,270,411		3,270,411		
0100007. 41 CSO - CRVM 3.00% 1952-1962	569,319		569,319		
0100008. 58 CSO - NL 2.00% 1963-1974	34,187		34,187		
0100009. 58 CSO - NL 2.50% 1961-1984	344,397		344,397		
0100010. 58 CSO - CRVM 2.50% 1963-1974	30,720		30,720		
0100011. 58 CSO - NL 3.00% 1961-1988	5,224,992		5,224,992		
0100012. 58 CSO - CRVM 3.00% 1961-1988	35,336,158		35,336,158		
0100013. 58 CET - NL 2.50% 1963-1983	110,531		110,531		
0100014. 58 CET - NL 3.00% 1962-2000	974,126		974,126		
0100015. 58 CSO - CRVM 3.50% 1963-1981	9,445,045		9,445,045		
0100016. 58 CSO - NL 3.50% 1963-1988	727,638		727,638		
0100017. 58 CET - NL 3.50% 1963-1988	1,979,318		1,979,318		
0100018. 58 CSO - CRVM to NL 3.50% to 3.00% 1969-1981	9,288		9,288		
0100019. 58 CSO - CRVM to NL 3.50% 1969-1988	1,833,987		1,833,987		
0100020. 58 CSO - NL 4.00% 1974-1988	104,663		104,663		
0100021. 58 CSO - NL 3.25% 1978-1988	137,692		1,004		136,688
0100022. 58 CSO - CRVM 4.00% 1975-1988	6,427,201		6,427,201		
0100023. 58 CET - NL 4.00% 1980-1988	31,777		31,777		
0100024. 58 CET - NL 4.50% 1980-1982	104,502		104,502		
0100025. 58 CSO - NL 4.50% 1980-1988	1,255,184		1,255,184		
0100026. 58 CSO - CRVM 4.50% 1980-1996	24,309,793		24,309,793		
0100027. 58 CSO - CRVM 4.50% to 3.50% 1980-1982	3,234,524		3,234,524		
0100028. 58 CSO - CRVM 5.00% 1983-1985	10,092		10,092		
0100029. 80 CSO - CRVM 5.00% 1987-1994	4,025,015		4,025,015		
0100030. 80 CSO - CRVM 5.25% 1988-1992	11,444,556		11,444,556		
0100031. 80 CSO - CRVM 5.50% 1988-1992	7,526,423		7,526,423		
0100032. 80 CSO - CRVM 6.00% 1983-1986	2,068,592		2,068,592		
0100033. 80 CSO - NL 6.00% 1983-1994	926,312		926,312		
0100034. 80 CSO - CRVM 3.00% 1989-1990	11,596		11,596		
0100035. 80 CSO - CRVM 3.50% 1983-1995	229,508		229,508		
0100036. 80 CSO - NL 4.50% 1989-90, 1995-98	273,978		273,978		
0100037. 80 CSO - NL 5.00% 1993-1994	523,708		523,708		
0100038. 80 CSO - NL 5.50% 1988-1989	262,080		262,080		
0100039. 80 CET - NL 5.00% 1993-1994	20,949		20,949		
0100040. 80 CET - NL 3.50% 1983-1985	5,737		5,737		
0100041. 80 CET - NL 5.50% 1988-1992	101,182		101,182		
0100042. 80 CET - NL 6.00% 1983-1986	5,600		5,600		
0100043. 80 CET - NL 4.50% 1987-2006	107,334		107,334		
0100044. EXTENDED DEATH BENEFIT - GROUP	62,591				62,591
0100045. IBNR - EXTENDED DEATH BENEFITS	5,000				5,000
0100046. 80 CSO - NL 4.00% 1998-2004	81,551		81,551		
0100047. 80 CSO - CRVM 4.00% 1983-2008	99,716,484		99,716,484		
0100048. 80 CSO - CRVM 4.50% 1989-2005	293,913,032		293,913,032		
0100049. 01 CSO - CRVM 3.5%, 4% 2009-2015	610,797		610,797		
0100050. Annuity 2000 - NL 5.00% 2004	2,695,817		2,695,817		
0100051. Annuity 2000 - NL 5.50% 2003	11,003,261		11,003,261		
0100052. Annuity 2000 - NL 6.00% 2002	27,199,823		27,199,823		
0100053. 80 CSO - CRVM 4.50% 1996-2000	9,404,531		4,424,423		4,980,108
0100054. 80 CSO - NL 4.50% 1996-2000	20,841,047		10,737,728		10,103,319
0100055. 01 CSO - NL 4.00% 2006-2012	3,807,499		3,807,499		
0100056. 01 CSO - CRVM 4.50% 2006-2010	62,750		62,750		
0100057. 01 CSO - NL 4.50% 2006-2009	4,638		4,638		
0199997. Totals (Gross)	592,560,486	0	577,272,780	0	15,287,706
0199998. Reinsurance ceded	420,170,179		406,595,095		13,575,084
0199999. Totals (Net)	172,390,307	0	170,677,685	0	1,712,622
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 71 IAM 6.00% 1975-1982 (Imm)	297,522	XXX	297,522	XXX	
0200002. 71 IAM 6.00% 1979-1982 (Imm)	1,975	XXX	1,975	XXX	
0200003. 71 IAM 11.25% 1983-1984 (Imm)	6,416,498	XXX	429,637	XXX	5,986,861
0200004. 71 IAM 11.00% 1985 (Imm)	9,303,229	XXX	182,412	XXX	9,120,817
0200005. 83 IAM 9.25% 1986 (Imm)	775,860	XXX	775,860	XXX	
0200006. 83 IAM 8.00% 1987 (Imm)	1,168,189	XXX	1,168,189	XXX	
0200007. 83 IAM 8.75% 1988-1989 (Imm)	2,645,568	XXX	2,645,568	XXX	
0200008. 83 IAM 8.25% 1990-1991 (Imm)	3,514,561	XXX	3,514,561	XXX	
0200009. 83 IAM 7.75% 1992 (Imm)	3,133,388	XXX	3,133,388	XXX	
0200010. 83 IAM 7.00% 1993 (Imm)	2,905,232	XXX	2,905,232	XXX	
0200011. 83 IAM 6.50% 1994 (Imm)	3,320,283	XXX	3,320,283	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0200012. 83 IAM 7.25% 1995 (Imm)	3,406,085	XXX	3,406,085	XXX	
0200013. 83 IAM 6.75% 1996-1997 (Imm)	9,651,083	XXX	9,651,083	XXX	
0200014. 83 IAM 6.25% 1998-1999 (Imm)	5,697,996	XXX	5,697,996	XXX	
0200015. Annuity 2000 6.25% 1999 (Imm)	5,010,176	XXX	5,010,176	XXX	
0200016. Annuity 2000 7.00% 2000 (Imm)	4,134,338	XXX	4,134,338	XXX	
0200017. Annuity 2000 6.75% 2001 (Imm)	5,153,002	XXX	5,153,002	XXX	
0200018. Annuity 2000 6.50% 2002 (Imm)	7,421,349	XXX	7,421,349	XXX	
0200019. Annuity 2000 6.00% 2003 (Imm)	4,191,155	XXX	4,191,155	XXX	
0200020. Annuity 2000 5.50% 2004 (Imm)	4,749,596	XXX	4,749,596	XXX	
0200021. Annuity 2000 5.25% 2005 (Imm)	9,416,829	XXX	9,416,829	XXX	
0200022. Annuity 2000 5.25% 2004-2009 (Imm)	9,942,217	XXX	9,942,217	XXX	
0200023. Annuity 2000 5.50% 2007-2008 (Imm)	16,265,737	XXX	16,265,737	XXX	
0200024. Annuity 2000 5.25% 2009 (Imm)	6,027,253	XXX	6,027,253	XXX	
0200025. Annuity 2000 5.25% 2010 (Imm)	7,504,081	XXX	7,504,081	XXX	
0200026. Annuity 2000 5.00% 2011 (Imm)	7,782,817	XXX	7,782,817	XXX	
0200027. Annuity 2000 4.25% 2012 (Imm)	9,916,149	XXX	9,916,149	XXX	
0200028. Annuity 2000 4.00% 2013 (Imm)	8,395,451	XXX	8,395,451	XXX	
0200029. Annuity 2000 4.50% 2014 (Imm)	12,092,454	XXX	12,092,454	XXX	
0200030. Annuity 2000 4.00% 2015 (Imm)	12,414,489	XXX	12,414,489	XXX	
0200031. 71 IAM 4.00% 1971-1978 (Def)	45,639,235	XXX	45,639,235	XXX	
0200032. 71 IAM 4.50% 1979-1982 (Def)	258,197,656	XXX	254,134,474	XXX	4,063,182
0200033. 71 IAM 8.75% 1983 (Def)	68,975,616	XXX	68,299,845	XXX	675,771
0200034. 71 IAM 8.50% 1984-1985 (Def)	211,531,272	XXX	209,504,805	XXX	2,026,467
0200035. 83 IAM 7.25% 1986 (Def)	166,522,658	XXX	165,104,623	XXX	1,418,035
0200036. 83 IAM 6.50% 1987 (Def)	161,762,139	XXX	147,531,602	XXX	14,230,537
0200037. 83 IAM 7.00% 1988-1989 (Def)	360,694,814	XXX	355,106,948	XXX	5,587,866
0200038. 83 IAM 6.50% 1990 (Def)	236,140,421	XXX	220,830,633	XXX	15,309,788
0200039. 83 IAM 6.75% 1991 (Def)	200,170,774	XXX	181,120,081	XXX	19,050,693
0200040. 83 IAM 6.25% 1992 (Def)	146,581,407	XXX	116,955,889	XXX	29,625,518
0200041. 83 IAM 5.75% 1993 (Def)	152,047,211	XXX	86,212,814	XXX	65,834,397
0200042. 83 IAM 5.50% 1994 (Def)	138,659,498	XXX	72,931,892	XXX	65,727,606
0200043. 83 IAM 6.00% 1995 (Def)	153,680,358	XXX	69,250,591	XXX	84,429,767
0200044. 83 IAM 5.50% 1996-1997 (Def)	293,926,875	XXX	123,284,577	XXX	170,642,298
0200045. 83 IAM 5.25% 1998 (Def)	116,287,915	XXX	52,553,308	XXX	63,734,607
0200046. Defferred 3.50% 1989-1998 (Def)	50,137	XXX	50,137	XXX	
0200047. Defferred 4.50% 1989-1998 (Def)	2,929,569	XXX	2,929,569	XXX	
0200048. Defferred 5.50% 1989-1998 (Def)	927,917	XXX	927,917	XXX	
0200049. Annuity 2000, 1994 GAR 5.25% 1999 (Def)	112,449,611	XXX	53,653,897	XXX	58,795,714
0200050. Annuity 2000, 1994 GAR 5.75% 2000 (Def)	111,472,135	XXX	55,331,846	XXX	56,140,289
0200051. Annuity 2000, 1994 GAR 5.50% 2001-2002 (Def)	413,714,696	XXX	255,133,780	XXX	158,580,916
0200052. Annuity 2000, 1994 GAR 5.00% 2003 (Def)	170,633,322	XXX	114,863,766	XXX	55,769,556
0200053. Annuity 2000, 1994 GAR 4.75% 2004 (Def)	128,571,129	XXX	101,392,787	XXX	27,178,342
0200054. Annuity 2000, 1994 GAR 4.50% 2005-2006 (Def)	493,636,198	XXX	458,493,009	XXX	35,143,189
0200055. Annuity 2000, 1994 GAR 4.75% 2007-2008 (Def)	1,207,101,229	XXX	1,196,638,224	XXX	10,463,005
0200056. Annuity 2000, 1994 GAR 5.00% 2009 (Def)	557,355,516	XXX	555,385,349	XXX	1,970,167
0200057. Annuity 2000, 1994 GAR 4.50% 2010 (Def)	1,279,038,508	XXX	1,278,361,632	XXX	676,876
0200058. Annuity 2000, 1994 GAR 4.25% 2011 (Def)	2,288,163,316	XXX	2,287,370,486	XXX	792,830
0200059. Annuity 2000, 1994 GAR 3.75% 2012-2013 (Def)	5,676,082,953	XXX	5,675,620,308	XXX	462,645
0200060. Annuity 2000, 1994 GAR 4.00% 2014 (Def)	3,138,722,061	XXX	3,138,721,745	XXX	316
0200061. Annuity 2000, 1994 GAR 3.75% 2015 (Def)	3,531,169,659	XXX	3,531,049,114	XXX	120,545
0299997. Totals (Gross)	22,005,490,367	XXX	21,041,931,767	XXX	963,558,600
0299998. Reinsurance ceded	5,863,955	XXX	3,591,298	XXX	2,272,657
0299999. Totals (Net)	21,999,626,412	XXX	21,038,340,469	XXX	961,285,943
Supplementary Contracts with Life Contingencies:					
0300001. 71 IAM 6.00% 1971-1973	0				
0300002. 71 IAM 11.25% 1983-1984	327		327		
0300003. 71 IAM 11.00% 1985	2,158		2,158		
0300004. 71 IAM 7.50%	7,139		7,139		
0300005. 83 IAM 9.25% 1986	12,837		12,837		
0300006. 83 IAM 8.00% 1987	17,276		17,276		
0300007. 83 IAM 5.25% 2005	74,885		74,885		
0300008. 83 IAM 5.50% 1986-2008	27,225		27,225		
0300009. 83 IAM 6.00% 1989-2009	63,580		63,580		
0300010. 83 IAM 6.25% 1989-2008	31,828		31,828		
0300011. 83 IAM 6.50% 1989-2008	104,817		104,817		
0300012. 83 IAM 6.75% 1989-2008	50,048		50,048		
0300013. 83 IAM 8.75% 1988-1989	22,813		22,813		
0300014. 83 IAM 7.00% 1993	79,725		79,725		
0300015. 83 IAM 7.25% 1995	43,166		43,166		
0300016. 83 IAM 7.75% 1992	6,255		6,255		
0300017. 83 IAM 8.00% 1987	28,092		28,092		
0300018. 83 IAM 8.25% 1990-1991	17,840		17,840		
0300019. 83 IAM 8.50% 1986-2008	1,855		1,855		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0300020. 83 IAM 8.75% 1988-1989	17,007		17,007		
0300021. Annuity 2000 7.00% 2000	11,616		11,616		
0300022. Annuity 2000 5.25% 2005, 2010	69,079		69,079		
0300023. Annuity 2000 5.25% 2006	177,089		177,089		
0300024. Annuity 2000 5.50% 2007	6,795		6,795		
0300025. Annuity 2000 4.25% 2012	69,223		69,223		
0300026. Annuity 2000 4.50% 2015	4,912		4,912		
0399997. Totals (Gross)	947,587	0	947,587	0	0
0399999. Totals (Net)	947,587	0	947,587	0	0
Accidental Death Benefits:					
0400001. 59 ADB WITH 58 CSO 3.00%	99,240		99,240		
0400002. RESERVE FOR ADDITIONAL ADB	101		101		
0400003. 59 ADB WITH 80 CSO 4.00%	68,545		68,545		
0499997. Totals (Gross)	167,886	0	167,886	0	0
0499998. Reinsurance ceded	80,879		80,879		
0499999. Totals (Net)	87,007	0	87,007	0	0
Disability - Active Lives:					
0500001. 52 INTERCO DISA, PER 2 BEN 4 & 5 W/ 58 CSO 3.00%	42,920		42,920		
0500002. 52 INTERCO DISA, PER 2 BEN 4 & 5 W/ 80 CSO 4.00%	45,502		45,502		
0500003. UNEARNED PREMIUM PAYOR	2,100		2,100		
0500004. 85 CIDA 4.50%	100,050		100,050		
0599997. Totals (Gross)	190,572	0	190,572	0	0
0599998. Reinsurance ceded	140,631		140,631		
0599999. Totals (Net)	49,941	0	49,941	0	0
Disability - Disabled Lives:					
0600001. 52 INTERCO DISA, PER 2 BEN 4 & 5 3.00%	3,922,737		3,922,737		
0600002. 1964 CDT 3.00%	17,335		17,335		
0600003. 85 CDT 4.50%	0				
0600004. 70 GROUP DIS 3.50%	0				
0600005. INCURRED BUT NOT REPORTED	60,000		60,000		
0699997. Totals (Gross)	4,000,072	0	4,000,072	0	0
0699998. Reinsurance ceded	2,591,301		2,591,301		
0699999. Totals (Net)	1,408,771	0	1,408,771	0	0
Miscellaneous Reserves:					
0700001. EXCESS OF NET PREMIUMS OVER GROSS	5,925,990		5,925,990		
0700002. NON DEDUCTION OF DEF. FRAC. PREMIUMS	1,040,549		1,035,577		4,972
0700003. GUARANTEED INSURABILITY RIDERS	57,683		57,683		
0700004. SUBSTANDARD POLICIES	214,049		214,049		
0700005. UNEARNED PREMIUMS - GROUP	10,651				10,651
0700006. IMMEDIATE PAYMENT OF CLAIMS	2,393,192		2,392,797		395
0799997. Totals (Gross)	9,642,114	0	9,626,096	0	16,018
0799998. Reinsurance ceded	3,386,236		3,386,236		
0799999. Totals (Net)	6,255,878	0	6,239,860	0	16,018
9999999. Totals (Net) - Page 3, Line 1	22,180,765,903	0	21,217,751,320	0	963,014,583

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]
1.2 If not, state which kind is issued
Non-participating

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]
2.2 If not, state which kind is issued
Non-participating

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No [ ]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [X]
4.1 Amount of insurance: $..
4.2 Amount of reserve: $..
4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: $..

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
None

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $..

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $..
Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: $..
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: $..
7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [ ] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements. $..
8.2 State the amount of reserves established for this business. $..
8.3 Identify where the reserves are reported in the blank.

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No [ ]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. $..................4,045,168,552
9.2 State the amount of reserves established for this business. $..................3,950,687,963
9.3 Identify where the reserves are reported in the blank.
Exhibit 5 Annuities, Ordinary

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

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

NONE

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	1,766,593	5,767			542	1,760,284			
2. Additional contract reserves (a)	58,456,331	2,831,761			11,353	55,613,217			
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)	60,222,924	2,837,528	0	0	11,895	57,373,501	0	0	0
8. Reinsurance ceded	31,662,455	2,721,174			11,895	28,929,386			
9. Totals (Net)	28,560,469	116,354	0	0	0	28,444,115	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	7,832,588	13,363				7,819,225			
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)	7,832,588	13,363	0	0	0	7,819,225	0	0	0
15. Reinsurance ceded	2,962,270	12,076				2,950,194			
16. Totals (Net)	4,870,318	1,287	0	0	0	4,869,031	0	0	0
17. TOTALS (Net)	33,430,787	117,641	0	0	0	33,313,146	0	0	0
18. TABULAR FUND INTEREST	221,438	844				220,594			

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	831,779,124		376,148,209			455,630,915
2. Deposits received during the year	12,461,000		12,461,000			
3. Investment earnings credited to the account	19,746,149		17,055,525			2,690,624
4. Other net change in reserves	441,414,874		96,244,018			345,170,856
5. Fees and other charges assessed	7,241,853		7,241,853			
6. Surrender charges	0					
7. Net surrender or withdrawal payments	128,509,322		122,432,181			6,077,141
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)	1,169,649,972	0	372,234,718	0	0	797,415,254
10. Reinsurance balance at the beginning of the year	12,006,210		3,099,979	784,222	5,779,038	2,342,971
11. Net change in reinsurance assumed	(518,990)		(455,170)	168,106	(28,874)	(203,052)
12. Net change in reinsurance ceded	(12,668)		(12,668)			
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	11,499,888	0	2,657,477	952,328	5,750,164	2,139,919
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13)	1,181,149,860	0	374,892,195	952,328	5,750,164	799,555,173

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	12,500		12,500								
2.12 Reinsurance assumed	1,750		1,750								
2.13 Reinsurance ceded	6,250		6,250								
2.14 Net	8,000	0	(b) 8,000	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct	133,373,452		8,828,158	121,910,724			51,731	2,447,789			135,050
2.22 Reinsurance assumed	5,086,564		2,553,171	2,328,188			21,100				184,105
2.23 Reinsurance ceded	8,107,279		7,867,861	40,936			46,558	16,874			135,050
2.24 Net	130,352,737	0	(b) 3,513,468	(b) 124,197,976	0	(b) 0	(b) 26,273	2,430,915	(b) 0	(b) 0	(b) 184,105
3. Incurred but unreported:											
3.1 Direct	5,302,765		4,581,786	200,075			12,308	30	636		507,930
3.2 Reinsurance assumed	1,906,171		1,864,761				27,936		68		13,406
3.3 Reinsurance ceded	3,028,566		2,508,828	68			11,077	27	636		507,930
3.4 Net	4,180,370	0	(b) 3,937,719	(b) 200,007	0	(b) 0	(b) 29,167	3	(b) 68	(b) 0	(b) 13,406
4. Totals:											
4.1 Direct	138,688,717	0	13,422,444	122,110,799	0	0	64,039	2,447,819	636	0	642,980
4.2 Reinsurance assumed	6,994,485	0	4,419,682	2,328,188	0	0	49,036	0	68	0	197,511
4.3 Reinsurance ceded	11,142,095	0	10,382,939	41,004	0	0	57,635	16,901	636	0	642,980
4.4 Net	134,541,107	(a) 0	(a) 7,459,187	124,397,983	0	0	(a) 55,440	2,430,918	68	0	197,511

(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	498,184,469		56,868,262	429,318,800			1,826,130	5,075,428			5,095,848
1.2 Reinsurance assumed	17,798,841		10,410,979	7,213,358							174,504
1.3 Reinsurance ceded	50,433,983		43,197,019	348,983			1,660,931	131,201			5,095,848
1.4 Net	(d) 465,549,327	0	24,082,222	436,183,175	0	0	165,199	4,944,227	0	0	174,504
2. Liability December 31, current year from Part 1:											
2.1 Direct	138,688,717	0	13,422,444	122,110,799	0	0	64,039	2,447,819	636	0	642,980
2.2 Reinsurance assumed	6,994,485	0	4,419,682	2,328,188	0	0	49,036	0	68	0	197,511
2.3 Reinsurance ceded	11,142,095	0	10,382,939	41,004	0	0	57,635	16,901	636	0	642,980
2.4 Net	134,541,107	0	7,459,187	124,397,983	0	0	55,440	2,430,918	68	0	197,511
3. Amounts recoverable from reinsurers Dec. 31, current year	3,823,670		3,823,670								
4. Liability December 31, prior year:											
4.1 Direct	107,330,135		12,085,098	91,681,235			45,403	2,866,531	764		651,104
4.2 Reinsurance assumed	6,325,862		3,916,247	2,365,077			44,538				
4.3 Reinsurance ceded	9,032,375		8,344,788				35,462	257	764		651,104
4.4 Net	104,623,622	0	7,656,557	94,046,312	0	0	54,479	2,866,274	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year	2,169,104		2,169,104								
6. Incurred benefits:											
6.1 Direct	529,543,051	0	58,205,608	459,748,364	0	0	1,844,766	4,656,716	(128)	0	5,087,724
6.2 Reinsurance assumed	18,467,464	0	10,914,414	7,176,469	0	0	4,498	0	68	0	372,015
6.3 Reinsurance ceded	54,198,269	0	46,889,737	389,987	0	0	1,683,104	147,845	(128)	0	5,087,724
6.4 Net	493,812,246	0	22,230,286	466,534,846	0	0	166,160	4,508,871	68	0	372,015

(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 $.....42,931 in Line 1.1, $.....16,216 in Line 1.4, $.....42,931 in Line 6.1 and $.....16,216 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to $.....13,334 in Line 1.1, $.....(27,104) in Line 1.4, $.....13,334 in Line 6.1 and $.....(27,104) 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	1,000	1,000	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)	1,000	1,000	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	385,007	385,007	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	23,123	12,087	(11,036)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,237,959	1,470,293	232,334
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			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	43,873,062	23,913,483	(19,959,579)
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			0
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			0
25. Aggregate write-ins for other than invested assets	3,658,616	3,762,982	104,366
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	49,178,767	29,544,852	(19,633,915)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	49,178,767	29,544,852	(19,633,915)

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. Inventory and prepaid assets on real estate holdings	3,530,278	3,468,651	(61,627)
2502. Accounts receivable	128,338	294,331	165,993
2503.			0
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)	3,658,616	3,762,982	104,366

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Great American Life Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no prescribed or permitted practices that would result in differences between NAIC Statutory Accounting Principles ("NAIC SAP") and the State of Ohio basis, as shown below:

Net Income	State of Domicile	2015	2014
(1) State basis	Ohio	$ 375,333,329	$ 356,017,288
(2) State prescribed practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP		$ 375,333,329	$ 356,017,288
Surplus			
(5) Statutory surplus state basis	Ohio	$ 1,721,338,724	$ 1,636,031,993
(6) State prescribed practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP		$ 1,721,338,724	$ 1,636,031,993

B. Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as revenues over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

(1) Short-term investments are stated at cost.

(2) Bonds with a NAIC rating of 1 through 5 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or fair value.

(3) Common stocks are stated at fair value, except investments in stocks of wholly-owned subsidiaries which are carried on the equity basis, in accordance with Statement of Statutory Accounting Principle ("SSAP") No. 97.

(4) Redeemable preferred stocks rated RP1 through RP3 and perpetual preferred stocks rated P1 through P3 are stated at book value; all others are stated at the lower of book value or fair value.

(5) Mortgage loans and real estate are stated at the aggregate carrying value less accrued interest.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. For residential mortgage-backed securities ("MBS"), commercial MBS and loan-backed and structured securities ("LBASS"), the NAIC has retained third-party investment management firms to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based not only on the probability of loss, but also the severity of loss. Those residential MBS, commercial MBS and LBASS securities that are not modeled but receive a current year Acceptable Rating Organizations rating are subject to the Modified Filing Exempt process which determines the appropriate NAIC designations and Book Adjusted Carrying Values. Mortgage-backed securities are amortized over a period based on estimated future principal payments, including prepayments. Prepayment assumptions are reviewed periodically and adjusted to reflect actual prepayments and changes in expectations.

(7) The Company carries several affiliated insurance companies and non-insurance companies at statutory and GAAP equity, respectively, in accordance with SSAP No. 97. The goodwill balances have been fully amortized.

(8) The Company's investments in joint ventures, partnerships, limited liability entities are stated at the underlying audited GAAP equity.

(9) Derivatives to hedge the Company's fixed indexed annuities are valued at fair value consistent with the hedged items. Derivatives to hedge the risk of a significant increase in interest rates on the Company's investment portfolio are valued at fair value. The change in the fair value is recorded as an unrealized gain or loss to surplus.

(10) The Company has no premium deficiency reserves.

(11) Liabilities for losses and loss/claim adjustment expenses for accident and health contracts are estimated by the Company's valuation actuary using statistical claim development models to develop best estimates of liabilities for medical expense business and using tabular reserves employing mortality/morbidity tables and discount rates specified by regulatory authorities for disability income business.

(12) The Company has not modified its capitalization policy from the prior period.

(13) The Company has no pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

After review of the Company's financial condition, management has no doubts about the Company's ability to continue as a going concern.

Note 2 - Accounting Changes and Corrections of Errors

The Company had no material changes in accounting principles and/or corrections of errors.

Note 3 - Business Combinations and Goodwill

A. The Company has no business combinations accounted for under the statutory purchase method.

B. The Company was not involved in any statutory mergers.

C. The Company did not recognize any goodwill resulting from assumption reinsurance transactions.

D. The Company did not recognize any impairment losses related to business combinations or goodwill.

Note 4 - Discontinued Operations

The Company has no discontinued operations.

Note 5 - Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for commercial mortgage loans were 2.38% and 7.40%, respectively. The minimum and maximum lending rates for residential mortgage loans were 3.19% and 7.75%, respectively.

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured, guaranteed or purchase money mortgages, was 83%.

(3) The Company had no taxes, assessments or any amounts advanced and not included in the mortgage loan total.

(4) Age Analysis of Mortgage Loans:

		Residential		Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a. Current Year							
1. Recorded Investment (All)							
a. Current	$ -	$ -	$ 553,914	$ -	$ 756,665,951	$ 121,721,535	$ 878,941,400
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	-	-	-	-	-
d. 90-179 Days Past Due	-	-	-	-	727,974	-	727,974
e. 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
a. Recorded Investment	$ -	$ -	$ -	$ -	$ 727,974	$ -	$ 727,974
b. Interest Accrued	-	-	-	-	111,766	-	111,766
3. Accruing Interest 180+ Days Past Due							
a. Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
a. Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	0%	0%	0%	0%	0%	0%	0%
b. Prior Year							
1. Recorded Investment (All)							
a. Current	$ -	$ -	$ 850,891	$ -	$ 748,252,685	$ 140,017,682	$ 889,121,258
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	-	-	-	-	-
d. 90-179 Days Past Due	-	-	-	-	704,746	-	704,746
e. 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
a. Recorded Investment	$ -	$ -	$ -	$ -	$ 704,746	$ -	$ 704,746
b. Interest Accrued	-	-	-	-	118,865	-	118,865
3. Accruing Interest 180+ Days Past Due							
a. Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
a. Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	0%	0%	0%	0%	0%	0%	0%

(5) The Company had no investment in impaired loans with or without allowance for credit losses.

(6) The Company had no investment in impaired loans.

(7) The Company had no allowance for credit losses.

(8) The Company had no mortgage loans derecognized as a result of foreclosure.

(9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring

	2015	2014
(1) The total recorded investment in restructured loans, as of year-end	$ 1,956,577	$ -
(2) The realized capital losses related to these loans	3,841,981	-
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	-	-

(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured terms. Interest income on non-performing loans is generally recognized on a cash basis.

C. The Company has no investment in reverse mortgages.

D. Loan-Backed Securities

(1) The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine the effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.

(2) The Company does not currently hold any aggregate loan-backed securities with a recognized other-than-temporary impairment ("OTTI") in which the Company has the intent to sell or the inability or lack of intent to retain the investment in the security for a period of time to recover the amortized cost basis.

(3) The following table shows each security with a credit-related OTTI charge recognized during the period:

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
47232VBY7	$ 3,417,660	$ 3,085,107	$ 332,553	$ 3,085,107	$ 3,088,638	3/31/2015
47232DBB7	348,209	279,643	68,566	279,643	532,487	3/31/2015
05952XAL8	7,732,506	5,756,051	50,289	7,682,217	7,682,217	9/30/2015
12669GR45	3,503,743	3,294,886	31,434	3,472,309	3,472,309	9/30/2015
16162XAD9	1,385,295	1,177,800	80,915	1,304,379	1,304,379	9/30/2015
362669AV5	1,053,758	868,324	67,815	985,943	985,943	9/30/2015
05535DBG8	1,087,610	947,927	139,683	947,927	947,927	9/30/2015
12669GR45	3,292,109	3,075,169	26,492	3,265,617	3,265,617	12/31/2015
61759XAC6	6,886,755	6,758,033	128,723	6,758,033	6,560,095	12/31/2015
36186XAE7	2,945,651	2,524,500	421,151	2,524,500	2,524,500	12/31/2015
38375UMV9	6,861,233	5,768,659	1,092,574	5,768,659	5,768,659	12/31/2015
38375UNQ9	5,143,377	4,250,971	892,406	4,250,971	4,250,971	12/31/2015
38375UPT1	4,135,612	3,653,306	482,305	3,653,306	3,653,306	12/31/2015
83612TAR3	437,128	264,050	173,078	264,050	264,050	12/31/2015
Total			$ 3,987,983			

(4) The following table shows all loan-backed securities with an unrealized loss:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	$ 41,604,443
2. 12 Months or Longer	21,781,017

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	$ 2,244,036,396
2. 12 Months or Longer	465,212,682

(5) Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses. The Company has the intent to hold securities in an unrealized loss position until they recover in value or mature.

E. Repurchase Agreements and/or Securities Lending Transactions

(1) For repurchase agreements and securities lending transactions, the Company requires collateral having a fair value as of the transaction date at least equal to 102 percent of the fair value of the loaned securities as of that date.

(2) The Company has not pledged any of its assets as collateral for repurchase agreements or securities lending transactions.

(3) The Company holds collateral posted by counterparties on the S&P 500 indexed options acquired to hedge fixed index annuities issued by the Company. The agreements with those counterparties allow the Company to use this collateral. The only collateral posted by counterparties has been cash, which the Company holds in its custodial account.

(4) There are no repurchase agreements or securities lending transactions administered by an affiliated agent.

(5) The Company has no cash collateral reinvested.

NOTES TO FINANCIAL STATEMENTS

F. Real Estate

(1) The Company did not recognize an impairment loss on real estate.

(2) The Company did not sell or classify real estate investments as held for sale.

(3) The Company did not experience changes to a plan of sale for an investment in real estate.

(4) The Company does not engage in retail land sales operations.

(5) The Company does not hold real estate investments with participating mortgage loans.

G. Low Income Housing Tax Credits – Not applicable.

H. Restricted Assets

(1) Restricted Assets (Including Pledged):

	Gross Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Restricted Asset Category	Total General Account (GA)	G/A Supporting Separate Account (S/A) Activity (a)	Total 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%	0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0%	0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0%	0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0%	0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	337,809,601	-	-	-	337,809,601	209,628,202	128,181,399	337,809,601	1.3%	1.3%
i. FHLB capital stock	40,700,000	-	-	-	40,700,000	33,800,100	6,899,900	40,700,000	0.2%	0.2%
j. On deposit with states	5,587,489	-	-	-	5,587,489	5,283,253	304,236	5,587,489	0.0%	0.0%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	871,779,585	-	-	-	871,779,585	507,083,267	364,696,318	871,779,585	3.4%	3.4%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.0%	0.0%
n. Other restricted assets	369,531,952	-	-	-	369,531,952	389,680,519	(20,148,567)	369,531,952	1.4%	1.4%
o. Total restricted assets	$ 1,625,408,627	$ -	$ -	$ -	$ 1,625,408,627	$ 1,145,475,341	$ 479,933,286	$ 1,625,408,627	6.3%	6.3%

(a) Subset of column 1
(b) Subset of column 2

(2) Details of Assets Pledged as Collateral Not Captured in Other Categories – Not applicable.

(3) Detail of Other Restricted Assets:

	Gross Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Other Restricted Assets	Total General Account (GA)	G/A Supporting Separate Account (S/A) Activity (a)	Total 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
REINSURANCE WITH CIGNA	$ 306,407,560	$ -	$ -	$ -	$ 306,407,560	$ 319,213,292	$ (12,805,732)	$ 306,407,560	1.2%	1.2%
REINSURANCE WITH GALIC - LOYAL FIA TRUST	41,278,266	-	-	-	41,278,266	45,725,761	(4,447,495)	41,278,266	0.2%	0.2%
REINSURANCE WITH GALIC TRUST - HANNOVER XXX	21,846,126	-	-	-	21,846,126	24,741,466	(2,895,340)	21,846,126	0.1%	0.1%
Total	$ 369,531,952	$ -	$ -	$ -	$ 369,531,952	$ 389,680,519	$ (20,148,567)	$ 369,531,952	1.5%	1.5%

(a) Subset of column 1
(b) Subset of column 2

I. Working Capital Finance Investments – Not applicable.

J. Offsetting and Netting of Assets and Liabilities – Not applicable.

K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
59156CAB7	$ 582,500	$ 683,750	$ 575,439	NO
Total	$ 582,500	$ 683,750	$ 575,439	XXX

NOTES TO FINANCIAL STATEMENTS

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. The Company recorded impairments of $2,100,000 and $9,638 related to its investments in Pineapple Square Properties LLC and Voyager Capital Fund II LP, respectively.

Note 7 - Investment Income

A. Due and accrued income is excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

B. The amount of investment income due and accrued that is excluded from surplus is $385,007.

Note 8 - Derivative Instruments

The Company uses S&P 500 equity index call options purchased in the over-the-counter market as economic hedging transactions for financial accounting, regulatory and tax purposes for the S&P 500 Index liabilities of its fixed indexed annuity products. Under the fixed indexed annuity products, the crediting rate is linked to changes in the S&P 500 Index at specified periods and participation rates. The prices of the call options purchased are calculated with reference to the participation rates, caps, durations and notional amounts of the underlying contracts. The Company pays cash at the beginning of the contract and may receive cash at expiration of the option as calculated in the option contract. The credit exposure of the options is represented by the fair value (market value) of contracts at the reporting date. The Company recognized an unrealized loss of $156,654,968 during the period.

The Company's remaining two payer swaptions expired in the fourth quarter of 2015.

The Company has entered into three interest rate swaps as of December 31, 2015. These swaps are intended to partially hedge the risk of a significant increase in interest rates on the fair value of the Company's investment portfolio. The credit exposure is represented by the fair value of the contracts at the reporting date. The Company recognized an unrealized gain of $1,518,853 during the period on these swaps.

Counterparties to financial instruments expose the Company to credit-related losses in the event of nonperformance, but the Company does not expect any counterparties to fail to meet their obligations.

Note 9 - Income Taxes

A. Deferred Tax Assets and Deferred Tax Liabilities

1. The components of the net deferred tax asset/(liability) at December 31 are as follows:

	2015			2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	$ 98,223,865	$ 10,777,472	$ 109,001,337	$ 95,076,843	$ 350	$ 95,077,193	$ 3,147,022	$ 10,777,122	$ 13,924,144
b. Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
c. Adjusted gross deferred tax assets	98,223,865	10,777,472	109,001,337	95,076,843	350	95,077,193	3,147,022	10,777,122	13,924,144
d. Deferred tax assets nonadmitted	43,873,062	-	43,873,062	42,435,866	(18,522,383)	23,913,483	1,437,196	18,522,383	19,959,579
e. Subtotal net admitted deferred tax asset	54,350,803	10,777,472	65,128,275	52,640,977	18,522,733	71,163,710	1,709,826	(7,745,261)	(6,035,435)
f. Deferred tax liabilities	16,977,803	-	16,977,803	16,638,965	18,522,383	35,161,348	338,838	(18,522,383)	(18,183,545)
g. Net admitted deferred tax assets/(net deferred tax liability)	$ 37,373,000	$ 10,777,472	$ 48,150,472	$ 36,002,012	$ 350	$ 36,002,362	$ 1,370,988	$ 10,777,122	$ 12,148,110

2. Admission calculation components, SSAP No. 101:

	2015			2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	$ 37,373,000	$ 10,777,472	$ 48,150,472	$ 36,002,012	$ 350	$ 36,002,362	$ 1,370,988	$ 10,777,122	$ 12,148,110
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)	-	-	-	-	-	-	-	-	-
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	-	-	-	-	-	-	-	-	-
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	240,891,785	XXX	XXX	239,459,075	XXX	XXX	1,432,710
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	16,977,803	-	16,977,803	16,638,965	18,522,383	35,161,348	338,838	(18,522,383)	(18,183,545)
d. Deferred tax assets admitted as the result of application of SSAP No. 101	$ 54,350,803	$ 10,777,472	$ 65,128,275	$ 52,640,977	$ 18,522,733	$ 71,163,710	$ 1,709,826	$ (7,745,261)	$ (6,035,435)

3. Other admissibility criteria:

	2015	2014
a. Ratio percentage used to determine recovery period and threshold limitation amount	759%	868%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	$ 1,605,945,235	$ 1,596,393,832

4. Impact of tax planning strategies:

	2015		2014		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1. Adjusted gross DTAs amount from Note 9A1(c)	$ 98,223,865	$ 10,777,472	$ 95,076,843	$ 350	$ 3,147,022	$ 10,777,122
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	7.5%	0%	0.0%	0%	7.5%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	54,350,803	10,777,472	52,640,977	18,522,733	1,709,826	(7,745,261)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	14.3%	0%	0.0%	0%	14.3%

b. Does the company's tax planning strategies include the use of reinsurance? Yes [ ] No [X]

B. The Company has recognized all of its deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

(1) Current income tax expense (benefit):

	2015	2014	Change
a. Federal	$ 116,682,663	$ 151,314,632	$ (34,631,969)
b. Foreign	74,831	12,000	62,831
c. Subtotal	116,757,494	151,326,632	(34,569,138)
d. Federal income tax on net capital gains	14,091,402	13,527,248	564,154
e. Utilization of capital loss carry-forwards	-	-	-
f. Other	-	-	-
g. Federal and foreign income taxes incurred	$ 130,848,896	$ 164,853,880	$ (34,004,984)

(2) Deferred tax assets:

	2015	2014	Change
a. Ordinary			
1 Discounting of unpaid losses	$ -	$ -	$ -
2 Unearned premium reserve	-	-	-
3 Policyholder reserve	25,161,922	25,832,836	(670,914)
4 Investments	-	-	-
5 Deferred acquisition costs	61,567,820	56,655,655	4,912,165
6 Policyholder dividends accrual	-	-	-
7 Fixed assets	-	-	-
8 Compensation and benefits accrual	66,140	55,634	10,506
9 Pension accrual	1,285,641	1,908,847	(623,206)
10 Receivables - nonadmitted	1,856,647	1,970,629	(113,982)
11 Net operating loss carry-forward	-	206,986	(206,986)
12 Tax credit carry-forward	-	-	-
13 Other	2,172,530	2,878,755	(706,225)
14 Accruals	6,113,165	5,567,501	545,664
15 Amortization of intangibles	-	-	-
16 Underwriting expenses	-	-	-
99 Subtotal	$ 98,223,865	$ 95,076,843	$ 3,147,022
b. Statutory valuation allowance adjustment	-	-	-
c. Nonadmitted	43,873,062	42,435,866	1,437,196
d. Admitted ordinary deferred tax assets	$ 54,350,803	$ 52,640,977	$ 1,709,826
e. Capital			
1 Investments	$ 10,777,122	$ -	$ 10,777,122
2 Net capital loss carry-forward	-	-	-
3 Real estate	-	-	-
4 Other	-	-	-
5 Non-insurance subsidiaries	350	350	-
99 Subtotal	$ 10,777,472	$ 350	$ 10,777,122
f. Statutory valuation allowance adjustment	-	-	-
g. Nonadmitted	-	(18,522,383)	18,522,383
h. Admitted capital deferred tax assets	$ 10,777,472	$ 18,522,733	$ (7,745,261)
i. Admitted deferred tax assets	$ 65,128,275	$ 71,163,710	$ (6,035,435)

(3) Deferred tax liabilities:

	2015	2014	Change
a. Ordinary			
1 Investments	$ 713,652	$ 1,139,690	$ (426,038)
2 Fixed assets	4,013,216	5,315,022	(1,301,806)
3 Deferred and uncollected premium	3,990,802	4,339,570	(348,768)
4 Policyholder reserves	6,505,083	4,270,097	2,234,986
5 Other	821,045	562,216	258,829
6 Policy loans	934,005	1,012,370	(78,365)
99 Subtotal	$ 16,977,803	$ 16,638,965	$ 338,838
b. Capital			
1 Investments	$ -	$ 18,522,382	$ (18,522,382)
2 Real estate	-	-	-
3 Other	-	-	-
99 Subtotal	$ -	$ 18,522,382	$ (18,522,382)
c. Deferred tax liabilities	$ 16,977,803	$ 35,161,347	$ (18,183,544)

	2015	2014	Change
4. Net deferred tax assets/(liability)	$ 48,150,472	$ 36,002,363	$ 12,148,109

NOTES TO FINANCIAL STATEMENTS

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

	2015	2014
Provision computed at statutory rate (operations and realized gains/losses)	$ 175,126,506	$ 180,856,552
Permanent differences:		
Interest expense	50,201	(573,466)
Dividend exclusion	(88,953)	(80,433)
Stock options	52,989	(421,954)
Company-owned life insurance	(1,561,825)	(1,446,046)
Tax exempt interest	(717,442)	(847,102)
Provision to return adjustments	(14,393)	(291,510)
Other	(103,857)	207,964
Total permanent differences	(2,383,280)	(3,452,547)
Timing adjustments:		
Investment differences	12,686,660	(14,352,706)
Reserves	(2,905,522)	386,350
DAC tax adjustment	4,912,179	4,457,012
Accounts payable	328,030	(1,396,026)
Provision to return (primarily investment-related items)	(2,674,152)	(4,282,559)
Fixed assets	757,051	217,209
Prior years' IRS exam settlements	548,539	6,317,142
Other	(717,876)	(768,184)
Total timing adjustments	12,934,909	(9,421,762)
Other adjustments		
Unrealized gain on options	(54,829,239)	(3,128,363)
Other	-	-
Total other adjustments	(54,829,239)	(3,128,363)
Federal income tax expense on operations and realized gains/losses	$ 130,848,896	$ 164,853,880
Gross change in deferred tax asset:		
Timing adjustments	(12,934,909)	9,421,762
Impact of non-admitted assets	113,982	80,814
Unrealized gains/losses	(17,793,358)	1,118,166
Software development	221,043	171,063
Credit swaps	(1,522,500)	(2,352,000)
Other	(191,946)	(242,081)
Total change in deferred tax asset recorded directly to surplus	(32,107,688)	8,197,725
Total statutory income tax expense	$ 98,741,208	$ 173,051,605

E. (1) The Company had no loss carry-forwards available for tax purposes.

(2) The following are income taxes on operations and realized gains incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Period	Ordinary	Capital	Total
2015	$ 116,739,406	$ 15,702,050	$ 132,441,456
2014	$ 157,074,428	$ 14,299,474	$ 171,373,902
2013	$ 159,754,853	$ 21,656,109	$ 181,410,962

(3) The Company had no deposits to disclose under Section 6603 of the Internal Revenue Service Code.

NOTES TO FINANCIAL STATEMENTS

F. The Company's federal income tax return is consolidated.

(1) The Company's federal income tax return is consolidated with the following entities:

AAG Insurance Agency, Inc.
American Empire Insurance Company
American Empire Surplus Lines Insurance Company
American Empire Underwriters, Inc.
American Financial Enterprises, Inc.
American Financial Group, Inc.
American Money Management Corporation
American Premier Underwriters, Inc.
American Signature Underwriters, Inc.
Annuity Investors Life Insurance Company
APU Holding Company
Associates of the Jersey Company (The)
Bridgefield Casualty Insurance Company
Bridgefield Employers Insurance Company
Brothers Pennsylvanian Corporation
Brothers Property Corporation
Brothers Property Management Corporation
Cal Coal, Inc.
Ceres Group, Inc.
Continental General Corporation
Continental General Insurance Company
Crop Managers Insurance Agency, Inc.
Dempsey & Siders Agency, Inc.
Dixie Terminal Corporation
Eden Park Insurance Brokers, Inc.
Farmers Crop Insurance Alliance, Inc.
FCIA Management Company, Inc.
GAI Insurance Company, Ltd.
GAI Mexico Holdings, LLC
GAI Warranty Company
GAI Warranty Company of Florida
GALIC Brothers, Inc.
Global Premier Finance Company
Great American Advisors, Inc.
Great American Agency of Texas, Inc.
Great American Alliance Insurance Company
Great American Assurance Company
Great American Casualty Insurance Company
Great American Claims Services, Inc.
Great American Contemporary Insurance Company
Great American E & S Insurance Company
Great American Fidelity Insurance Company
Great American Financial Resources, Inc.
Great American Holding, Inc.
Great American Insurance Agency, Inc.
Great American Insurance Company
Great American Insurance Company of New York
Great American Life Insurance Company
Great American Lloyd's Insurance Company
Great American Lloyd's, Inc.
Great American Management Services, Inc.
Great American Protection Insurance Company
Great American Re Inc.
Great American Security Insurance Company
Great American Spirit Insurance Company
Great Southwest Corporation
Hangar Acquisition Corp.
Indianapolis Union Railway Company (The)
Key Largo Group, Inc.
Lehigh Valley Railroad Company
Magnolia Alabama Holdings, Inc.
Manhattan National Holding Corporation
Manhattan National Life Insurance Company
Mid-Continent Assurance Company
Mid-Continent Casualty Company
Mid-Continent Excess and Surplus Insurance Company
Mid-Continent Specialty Insurance Services, Inc.
Oklahoma Surety Company
One East Fourth, Inc.
Owasco River Railway, Inc. (The)
PCC Maryland Realty Corp.
PCC Real Estate, Inc.
PCC Technical Industries, Inc.
Penn Central Energy Management Company
Penn Towers, Inc.
Pioneer Carpet Mills, Inc.
Pittsburgh and Cross Creek Railroad Company
Premier Lease & Loan Services Insurance Agency, Inc.
Premier Lease & Loan Services of Canada, Inc.
Professional Risk Brokers, Inc.
QQAgency of Texas, Inc.
Republic Indemnity Company of America
Republic Indemnity Company of California
Risico Management Corporation
Skipjack Marina Corp.
Summit Consulting, LLC
Summit Holding Southeast, Inc.
TEJ Holdings, Inc.
Terminal Realty Penn Co.
Three East Fourth, Inc.
United Teacher Associates Insurance Company
Waynesburg Southern Railroad Company

(2) Pursuant to the tax allocation agreement, the Company's tax expense will be determined based upon its inclusion in the consolidated tax return of American Financial Group, Inc. and its includable subsidiaries. Estimated payments are to be made quarterly during the year. Following year-end, additional settlements will be made on the original due date of the return and, when extended, at the time the return is filed. The method of allocation among the companies under the agreement is based upon separate return calculations with current credit for net losses to the extent the losses provide a benefit in the consolidated tax return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company believes it is reasonably possible that the tax loss contingency related to the timing of investment income may significantly increase within the next twelve months. However, an estimate of the reasonably possible increase cannot be made at this time.

NOTES TO FINANCIAL STATEMENTS

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A., B. & C.

The Company is a wholly-owned subsidiary of GAFRI which is a subsidiary of American Financial Group, Inc. ("AFG"); 100% of the Company's outstanding common stock is directly owned by GAFRI. See Schedule Y, Part 1, Organizational Chart.

During 2015 the Company paid (received) federal income tax payments in cash to (from) GAFRI:

3/11/2015	$	13,174,447
4/10/2015	$	43,516,000
6/11/2015	$	27,678,000
9/9/2015	$	25,337,000
9/10/2015	$	(2,688,545)
12/11/2015	$	(15,710,000)
12/29/2015	$	(161,568)
12/29/2015	$	710,106

The Company paid ordinary dividends to its parent of $40,000,000 on March 30, 2015, $40,000,000 on July 30, 2015, and $30,000,000 on December 30, 2015.

The Company received capital contributions of $11,163,684 on December 24, 2015.

D. The Company reported $69,634 due from and $937,066 due to the parent and affiliated companies. The terms of the agreement require that these amounts are settled within 90 days.

E. The Company has no material guarantees or undertakings for the benefit of an affiliate.

F. Management or service contracts and all cost sharing arrangements involving the Company:

(1) The Company has an agreement with GAFRI, subject to the direction of the Finance Committee of the Company, whereby GAFRI, along with services provided by American Money Management Corporation (an affiliate), provides for money management and accounting services related to the investment portfolio.

(2) Certain administrative, management, underwriting, claims, accounting, data processing, collection, and investment services are provided under agreements between the Company and affiliates at charges not unfavorable to the Company or the affiliate.

G. The Company's outstanding shares are 100% owned by GAFRI, a subsidiary of AFG.

H. The Company does not own shares of any upstream intermediate entity or its ultimate parent.

I. The Company has no investment in a subsidiary that exceeds 10% of admitted assets.

J. The Company did not recognize any impairment or write down for its investments in subsidiary, controlled or affiliated companies during the statement period.

K. The Company has no investment in a foreign insurance subsidiary.

L. The Company owns 100% of the outstanding stock of Manhattan National Holding Corporation ("MNHC"), a wholly-owned non-insurance subsidiary. MNHC owns 100% of the stock of Manhattan National Life Insurance Company ("MNLIC"), a stock life insurance company domiciled in Ohio. The Company utilizes the look-through approach for the valuation of MNHC instead of obtaining audited financial statements for MNHC. The Company's carrying value in MNHC is $11,974,163, and represents the carrying value of MNLIC, which is presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

M. Valuation Subsidiary, Controlled and Affiliated Entities (excluding U.S Insurance Entities) – Not applicable.

N. Valuation of U.S Insurance Subsidiary, Controlled and Affiliated Entities

All U.S insurance subsidiaries owned by the Company prepare their statutory financial statement in compliance with NAIC statutory accounting practices and procedures.

Note 11 - Debt

A. The Company has no debt instruments outstanding.

B. Federal Home Loan Bank Agreements

(1) The Company became a member of the Federal Home Loan Bank ("FHLB") on August 14, 2009. Through its association with the FHLB and by purchasing a set amount of FHLB stock, the Company can enter into deposit contracts. The Company owned $40,700,000 and $33,800,000 of FHLB stock at December 31, 2015 and December 31, 2014, respectively. The Company accessed $345,000,000 through the FHLB during the period bringing the total accessed to $785,000,000. Per the funding agreement, the Company was required to purchase 157,000 shares ($15,700,000) of the FHLB stock. The Company also posted collateral to the FHLB of assets with a fair value of approximately $912,067,257 as of December 31, 2015. The Company's FHLB borrowing capacity is based on the Company's estimate of collateral eligible to be pledged with the FHLB. The deposit contract liabilities and related assets are accounted for in the Company's general account.

(2) FHLB Capital Stock

a. The Company held 250,000 shares of Class B membership stock at December 31, 2015 and 2014. The Company held 157,000 and 88,000 shares of activity stock at December 31, 2015 and 2014, respectively.

b. The Company has no membership stock eligible for redemption.

(3) Collateral Pledged to FHLB

The maximum amount of collateral pledged to the FHLB during the period was $919,667,897 at June 30, 2015 and $544,157,698 at December 31, 2014. The amount of collateral pledged to the FHLB at December 31, 2015 was $912,067,257.

(4) Borrowing from FHLB

a. The Company has accessed a total of $785,000,000 as part of the funding agreement with the FHLB.

b. The maximum amount of borrowings from the FHLB was $785,000,000 at December 31, 2015.

c. The current borrowings are not subject to prepayment penalties.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A., B., C. & D.

The Company does not participate in a defined benefit plan.

E. Defined Contribution Plan – See item G below.

F. The Company does not participate in multiemployer plans.

G. Consolidated/Holding Company Plans:

(1) Employees' Retirement Plan

AFG has established the American Financial Group, Inc. 401(k) Retirement and Savings Plan (the "Plan") for the benefit of employees of AFG and its participating subsidiaries. Substantially all employees meeting minimum requirements regarding service are eligible to participate in this Plan. The Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by the Company on their behalf. The Plan has three types of contributions, including (1) Retirement Contributions made by the Company, (2) 401(k) Contributions made by participating employees, and (3) Matching Contributions made by the Company. The benefits for the Retirement Contributions are based on eligible compensation as defined by the Plan for each year of participation. Funding is determined annually. Each company contributes an amount for the Retirement Contributions based upon the relationship of its total eligible compensation to total eligible compensation under the Plan for all participating subsidiaries. In addition, participating employees are permitted to make 401(k) Contributions to the Plan. Matching Contributions may be made by the Company based on the amount of 401(k) Contributions made by the participating employees. Plan costs are funded as they accrue and vested benefits are fully funded. Both Retirement Contributions and Matching Contributions to the Plan are subject to the discretion of the Board of Directors of AFG, and the Company has no liability for future contributions to the Plan. At December 31, 2015, the fair market value of the Plan's Retirement Contributions assets was $417,970,518 and the fair market value of the Plan's Matching Contributions assets was $192,722,198. GAFRI's share of the expense for the Plan during 2015 was $2,737,693.

(2) Deferred Compensation Plans

Effective October 1, 1994, GAFRI offered to its officers and selected employees the opportunity to defer receipt of a specific percentage of the employee's compensation. Amounts deferred were credited either with a fixed rate of interest or a rate based on the performance of GAFRI's common stock, based on the participant's election. Effective November 1, 2007, this plan was merged into a similar plan maintained by AFG and existing balances were transferred to that plan. The AFG plan offers additional options into which participants may elect to invest their balances.

(3) Postretirement Benefits

GAFRI provides postretirement health care and life insurance benefits to employees meeting age and service requirements through plans sponsored by AFG. The retiree medical care plan is a contributory plan covering all eligible employees hired prior to 1993; employees hired after 1992 pay the full cost of retiree medical coverage. GAFRI has established a cap on the total amount of health care costs that are subsidized for the majority of current retirees. All eligible future retirees receive a flat dollar amount contributed to a Retiree Health Reimbursement Arrangement Account. GAFRI currently pays the full cost of life insurance coverage for past retirees, but no coverage is provided for new retirees after 2005. The medical plan is funded by monthly payments to a trust. Life insurance benefits are provided by insurance contracts. AFG has the right to modify or terminate either of these plans in the future. GAFRI has the right to terminate its participation at any time in the future.

GAFRI accrues its postretirement benefits over the period the employees qualify for such benefits. At December 31, 2015, GAFRI's accumulated postretirement benefit obligation was $504,378 using a discount rate of 3.25% of which all is currently accrued. Net postretirement benefits costs for the year ended December 31, 2015, was a $75,621 credit which includes service cost, interest cost, and amortization of the transition obligation.

The weighted average annual assumed rate of increase in the health care cost trend rate is 7% for 2015 and is assumed to decrease gradually to 5% over 9 years and to remain at that level thereafter. The effect of a 1% increase in the assumed health care cost trend rate for each year would have an immaterial impact on the postretirement benefit obligation at December 31, 2015.

H. Postemployment Benefits and Compensated Absences

The Company accrues obligations for postemployment benefits and compensated absences in accordance with SSAP No. 11.

I. The Medicare Modernization Act:

(1) In December 2003, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the "Act") became law. Under the Act, starting in 2006, retirees will have the ability to obtain prescription drug benefits through a new Medicare Part D program and companies that continue to provide postretirement prescription drug benefits to their retirees may be eligible to receive a new federal subsidy.

(2) & (3) The Medicare Modernization Act had no impact on the Company's postretirement benefits.

Note 13 - Capital And Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

(1) The Company's capital is common stock. There are 1,200,000 shares authorized and 201,000 shares issued and outstanding, with a per share par value of $12.50. There are no other classes of capital stock.

(2) The Company has no preferred stock outstanding.

(3) The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2016 without prior approval is $375,333,329 based on net income as of the preceding December 31. At December 31, 2015, surplus as regards policyholders was $1,718,826,224, earned surplus was $941,346,631, and net income was $375,333,329.

NOTES TO FINANCIAL STATEMENTS

(4) The Company paid ordinary dividends to its parent of $40,000,000 on March 30, 2015, $40,000,000 on July 30, 2015, and $30,000,000 on December 30, 2015.

(5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

(6) The Company has placed no restrictions on unassigned surplus funds.

(7) The total amount of advances to surplus not repaid is $0. The Company is not organized as a mutual insurer or similar entity.

(8) The amounts of stock held by the Company, including stock of affiliated companies, for special purposes are:

a. For conversion of preferred stock: 0 shares
b. For employee stock options: 0 shares
c. For stock purchase warrants: 0 shares

(9) The Company has no special surplus funds.

(10) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a.	Unrealized gains and losses (excluding subsidiaries):	$	(61,017,007)
b.	Nonadmitted asset values:	$	(49,178,767)
c.	Separate account business:	$	-
d.	Asset valuation reserves:	$	(185,688,106)
e.	Provision for reinsurance:	$	-

(11) The Company has not issued any surplus debentures or similar obligations.

(12) & (13) There has been no restatement of surplus due to quasi-reorganization.

Note 14 - Contingencies

A. Contingent Commitments

(1) The Company has outstanding loan commitments to third parties of $260,748,000. Private placement loans to these companies were $455,787,000.

(2) The Company has no guarantees to report.

(3) The Company has no guarantee obligations to report.

B. The Company holds a guaranty fund assessment liability for future assessments of $1,218,923.

C. The Company has no gain contingencies to report.

D. The Company is not aware of any claims related to extra contractual obligations and bad faith losses stemming from lawsuits.

E. The Company has no joint and several liabilities.

F. The Company is not aware of any other material loss contingencies as of the Balance Sheet date, or any date subsequent up to the filing of this statement.

Note 15 - Leases

A. The Company does not have any material lease obligations. Leasing agreements are held by AFG.

B. Leasing is not part of the Company's business activities.

Note 16 - Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company does not have financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk, except as described in Note 8 – Derivative Instruments.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company had no reportable transactions.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable

Note 20 - Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

The Company has categorized its assets and liabilities measured at fair value into the three-level fair value hierarchy as reflected in the following table. See item (4) below for a discussion of each of these three levels.

	Level 1	Level 2	Level 3	Total
Assets:				
Bonds:				
U.S. Government and government agencies	$ -	$ -	$ 14,672,103	$ 14,672,103
States, municipalities and political subdivisions	-	-	-	-
Foreign government	-	-	-	-
Residential MBS	-	6,726	70	6,796
Commerical MBS	-	-	-	-
All other bonds	-	3,539,719	-	3,539,719
Total bonds	-	3,546,445	14,672,173	18,218,618
Non-affiliated preferred stock	-	-	-	-
Non-affiliated common stock	345,756,846	16,082,504	175,544,054	537,383,404
Equity index call options	-	234,337,835	-	234,337,835
Interest rate swaptions	-	2,244,339	-	2,244,339
Total assets accounted for at fair value	$ 345,756,846	$ 256,211,123	$ 190,216,227	$ 792,184,196

All transfers between fair value levels occur at the end of the quarter. Transfers between Level 1 and Level 2 were a result of increases or decreases in trade frequency. During 2015 there was 1 common stock with a fair value of $376,604 transferred from Level 2 to Level 1.

(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

	Beginning Balance at 12/31/2014	Transfers into Level 3	Transfers out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Sales	Ending Balance at 12/31/2015
U.S Government and government agencies	$ 14,672,103	$ -	$ -	$ -	$ -	$ -	$ -	$ 14,672,103
States, municipalities and political subdivisions	-	-	-	-	-	-	-	-
Residential MBS	282,372	70	(463,313)	(39,271)	220,212	-	-	70
All other bonds	1,690,616	-	(1,690,616)	-	-	-	-	-
Non-affiliated preferred stock	1,830,622	-	(1,909,323)	-	(11,299)	90,000	-	-
Non-affiliated common stock	131,711,030	-	(6,358,212)	(5,443,524)	(22,862,032)	80,255,498	(1,758,706)	175,544,054
Total	$ 150,186,743	$ 70	$ (10,421,464)	$ (5,482,795)	$ (22,653,119)	$ 80,345,498	$ (1,758,706)	$ 190,216,227

(3) Fair Value Recognition of Transfers Between Levels

The Company recognizes and records the transfer of securities into and out of Level 3 due to changes in availability of market observable inputs. All transfers are reflected in the table above at fair value as of the end of the reporting period.

(4) Inputs and Techniques Used in Estimating Fair Value

Level 1 - Quoted prices for identical assets or liabilities in active markets (markets in which transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis). The Company's Level 1 financial instruments consist primarily of publicly traded equity securities for which quoted market prices in active markets are available.

Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar assets or liabilities in inactive markets (markets in which there are few transactions, the prices are not current, price quotations vary substantially over time or among market makers, or in which little information is released publicly); and valuations based on other significant inputs that are observable in active markets. Level 2 inputs include benchmark yields, reported trades, corroborated broker/dealer quotes, issuer spreads and benchmark securities. When non-binding broker quotes can be corroborated by comparison to similar securities priced using observable inputs, they are classified as Level 2.

Level 3 - Valuations derived from market valuation techniques generally consistent with those used to estimate the fair value of Level 2 financial instruments in which one or more significant inputs are unobservable or when the market for a security exhibits significantly less liquidity relative to markets supporting Level 2 fair value measurements. The unobservable inputs may include management's own assumptions about the assumptions market participants would use based on the best information available in the circumstances. The Company's Level 3 is comprised of financial instruments whose fair value is estimated based on non-binding broker quotes or internally developed using significant inputs not based on, or corroborated by, observable market information.

The Company's investment manager, American Money Management Corporation ("AMMC"), an affiliate, is responsible for the valuation process and uses data from outside sources (including nationally recognized pricing services and broker/dealers) in establishing fair value. Valuation techniques utilized by pricing services and prices obtained from external sources are reviewed by AMMC's internal investment professionals who are familiar with the securities being priced and the markets in which they trade to ensure the fair value determination is representative of an exit price. To validate the appropriateness of the prices obtained, the investment manager considers widely published indices (as benchmarks), recent trades, changes in interest rates, general economic conditions and the credit quality of the specific issuers. In addition, AMMC communicates directly with the pricing service regarding the methods and assumptions used in pricing, including verifying, on a test basis, the inputs used by the service to value specific securities.

(5) Derivative Assets and Liabilities

a. The Company's derivative assets/liabilities are reported on a gross basis (see 20-A-(1)).

b. The Company has no gross or net derivative assets/liabilities measured at fair value in the Level 3 category.

B. The Company has no additional fair value disclosures.

C. The Company has categorized all the financial assets in the financial statements into the three-level fair value hierarchy as reflected in the following table. See item (4) above for a discussion of each of these three levels.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3
Financial Assets:					
Bonds:					
U.S. Government and government agencies	$ 44,685,165	$ 43,283,138	$ 1,042,031	$ 28,958,959	$ 14,684,175
States, municipalities and political subdivisions	3,584,248,916	3,466,164,312	-	3,552,984,412	31,264,504
Foreign government	13,089,640	11,428,254	-	13,089,640	-
Residential MBS	2,349,240,086	2,095,954,739	-	2,182,842,907	166,397,179
Commercial MBS	1,748,380,243	1,683,984,696	-	1,714,775,232	33,605,011
Asset backed securtities	3,355,577,156	3,373,488,689	-	2,933,657,495	421,919,661
All other bonds	12,111,219,675	11,979,844,164	7,610,434	11,540,644,467	562,964,774
Total bonds	$ 23,206,440,881	$ 22,654,147,992	$ 8,652,465	$ 21,966,953,112	$ 1,230,835,304
Non affiliated preferred stock	57,864,954	55,634,622	28,634,353	15,095,000	14,135,601
Non affiliated common stock	537,383,404	537,383,404	345,756,846	16,082,504	175,544,054
Mortgage loans	885,590,000	879,669,374	-	-	885,590,000
Equity index call options	234,337,835	234,337,835	-	234,337,835	-
Interest rate swaptions	2,244,339	2,244,339	-	2,244,339	-
Policy loans	115,444,562	115,444,562	-	-	115,444,562
Total financial assets	$ 25,039,305,975	$ 24,478,862,128	$ 383,043,664	$ 22,234,712,790	$ 2,421,549,521

D. Not Practicable to Estimate Fair Value – The Company has no financial instruments that fall under this classification.

Note 21 - Other Items

A. The Company had no unusual or infrequent items to report.

B. The Company had no troubled debt restructuring.

C. Other Disclosures:

The Company entered into a coinsurance agreement with United Teacher Associates Insurance Company ("UTAIC"), a life insurance company domiciled in Texas, effective October 31, 2015. Under this agreement the Company assumes 100% of UTAIC's life, annuity, and long-term care business issued in the state of Florida. Assumed reserves under this agreement as of December 31, 2015 were approximately $37.4 million.

D. The Company has no business interruption insurance recoveries.

E. The Company has no state transferable or non-transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

(1) Included in determining the Company's exposure to subprime mortgage loans are the debt and equity securities of companies whose principal business includes the origination, securitization, providing of mortgage insurance on, investment in or management of subprime mortgage loans. Also included in such determination are those residential MBS and collateral debt obligations in which the ultimate collateral supporting anticipated cash flows are subprime mortgage loans. In general, we limit the Company's purchases of subprime residential MBS to those securities with AAA ratings and whose underlying collateral is fixed-rate (as opposed to adjustable rate).

(2) Direct exposure to subprime mortgage loans through the following investments:

		Book/Adjusted Carrying Value (excluding interest)	Fair Value	Value of Land and Buildings	Other Than Temporary Impairment Losses Recognized	Default Rate
a.	Mortgages in the process of foreclosure	$ -	$ -	$ -	$ -	0%
b.	Mortgages in good standing	1,281,887	5,626,783	-	-	0%
c.	Mortgages with restructure terms	-	-	-	-	0%
d.	Total	$ 1,281,887	$ 5,626,783	$ -	$ -	0%

(3) Direct exposure to subprime mortgage risk through investments in the following securities:

		Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a.	Residential MBS	$ 377,552,762	$ 386,019,789	$ 419,853,760	$ 18,743,660
b.	Commercial MBS	-	-	-	-
c.	Collateralized debt obligations	-	-	-	-
d.	Structured securities	-	-	-	-
e.	Equity investments in SCAs	-	-	-	-
f.	Other assets	14,402,318	12,369,427	12,369,427	-
g.	Total	$ 391,955,080	$ 398,389,216	$ 432,223,187	$ 18,743,660

(4) The Company has no net underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty coverage.

NOTES TO FINANCIAL STATEMENTS

G. Retained Assets

(1) The Company established retained asset accounts through December 31, 2011, called Great American Benefit Choice Accounts ("GABCA Accounts") for lump sum death benefits of at least $5,000. State Street Bank and Trust Company ("State Street") provides the banking service for accountholders, and drafts are payable through State Street. GABCA Accounts are maintained in the general account of the Company and funds in GABCA Accounts are guaranteed by the Company and are protected by state guarantee associations. The Company's liabilities for retained assets are disclosed on Page 3, Line 3 – Liability for deposit-type contracts and the corresponding assets for these liabilities are not segregated, but are held in cash, short-term assets, and bonds. The Company credited 0.5% interest on these accounts from January 1, 2011 through December 31, 2011. The interest rate was changed to 0.25% on January 1, 2012. The Company's retained asset accounts are assessed fees for special services as requested, including: (a) $12 for each stop payment order; (b) $10 for each draft that cannot be honored due to insufficient funds or other reasons; and (c) $2 per copy for a cleared draft or statement. The lump sum election and related GABCA Account was one settlement option under a policy or contract. Through December 31, 2011, a GABCA Account was the Company's default method of lump sum settlement for individual beneficiaries receiving death claim proceeds of at least $5,000, where allowed by individual states. The Company honored requests for alternate lump sum settlement options if specified by the beneficiary. This program was discontinued effective December 31, 2011 and no new death claims are being settled using this option.

(2) The number and balance of the individual retained asset accounts in force at December 31:

	In Force			
	2015		2014	
	(a) Number	(b) Balance	(c) Number	(d) Balance
a. Up to and including 12 months	-	-	-	-
b. 13 to 24 months	-	-	-	-
c. 25 to 36 months	-	-	-	-
d. 37 to 48 months	-	-	259	5,856,286
e. 49 to 60 months	208	4,544,387	261	5,989,853
f. Over 60 months	347	7,460,752	162	3,677,422
g. Total	555	$ 12,005,139	682	$ 15,523,562

(3) The rollforward of the individual retained asset accounts are as follows:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
a. Number/balance of retained asset accounts ("RA") at the beginning of the year	682	$ 15,523,563	-	$ -
b. Number/amount of RA accounts issued/added during the year	-	-	-	-
c. Investment earnings credited to RA accounts during the year	N/A	34,886	N/A	-
d. Fees and other charges assessed to RA accounts during the year	N/A	(116)	N/A	-
e. Number/amount of RA accounts transferred to state unclaimed property funds during the year	-	-	-	-
f. Number/amount of RA accounts closed/withdrawn during the year	(127)	(3,553,194)	-	-
g. Number/balance of RA accounts at the end of the year	555	$ 12,005,139	-	$ -

H. The Company is not an issuer, ceding issuer, or counterparty of insurance-linked securities.

Note 22 - Events Subsequent

Management has evaluated the financial statements for subsequent events through February 25, 2016, the date the financial statements were available to be issued. There have been no subsequent events that have a material financial effect on the Company.

NOTES TO FINANCIAL STATEMENTS

Note 23 - Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?
Yes ( ) No (x) If yes, give full details

(2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?
Yes ( ) No (x) If yes, give full details

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes ( ) No (x)

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 Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company 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

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

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?
Yes ( ) No (x)

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

B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance.

C. Commutation of Ceded Reinsurance

The Company was not involved in any commutation of ceded reinsurance.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no reinsurance contracts with certified reinsurers.

E., F. & G.

The Company has no captive reinsurance agreements.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred and loss adjustment expenses attributable to insured events of prior years developed as anticipated during the period. See Schedule H and Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 29 - Participating Policies

A. Participating policies represent less than 1% of the Company's total life insurance in force.

B. Policyholder dividends are recognized on the policy anniversary.

C. Dividends to policyholders in 2015 were $27,822.

D. There are no other amounts of additional income allocated to participating policyholders.

Note 30 - Premium Deficiency Reserves

Not applicable.

Note 31 - Reserves for Life Contracts and Annuity Contracts

(1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

(2) Reserves for substandard policies are equal to the standard reserve for the particular plan, age and duration plus 50% of the extra premium charged for the year.

(3) The Company had $208,607,099 of insurance in force for which the gross premiums are less than the net premiums according to the required valuation standard. Reserves to cover the above insurance are reported in Exhibit 5, Miscellaneous Reserves.

(4) The tabular interest has been determined by the formula as described in the instructions. The tabular less actual reserve released has been determined by the formula as described in the instructions. The tabular cost has been determined by the formula as described in the instructions.

(5) Tabular interest on funds not involving life contingencies is calculated as the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.

(6) The Company has no reserve changes not captured elsewhere.

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit-Type Liabilities by Withdrawal Characteristics

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit – Type Contract Funds and Other Liabilities Without Life or Disability Contingencies

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	$ 1,544,101,406	$ -	$ -	$ 1,544,101,406	6.7%
(2) At book value less current surrender charge of 5% or more	12,839,448,134	-	-	12,839,448,134	55.3%
(3) At fair value	-	-	-	-	0.0%
(4) Total with market value adjustment or at fair value (total of 1 through 3)	14,383,549,540	-	-	14,383,549,540	62.0%
(5) At book value without adjustment (minimal or no charge or adjustment)	7,585,965,786	-	-	7,585,965,786	32.7%
B. Not subject to discretionary withdrawal	1,218,072,488	-	-	1,218,072,488	5.3%
C. Total (gross: direct + assumed)	23,187,587,814	-	-	23,187,587,814	100.0%
D. Reinsurance ceded	5,863,955	-	-	5,863,955	
E. Total (net)* (C) - (D)	$ 23,181,723,859	$ -	$ -	$ 23,181,723,859	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

F.	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	$ 21,999,626,412
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	947,587
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,181,149,860
4. Subtotal	23,181,723,859
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	-
6. Exhibit 3, Line 0399999, Column 2	-
7. Policyholder dividend and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	-
12. Combined Total	$ 23,181,723,859

NOTES TO FINANCIAL STATEMENTS

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations were as follows:

	Type	Gross	Net of Loading
(1)	Industrial	$ -	$ -
(2)	Ordinary New Business	33,711	8,694
(3)	Ordinary Renewal	14,474,505	11,337,730
(4)	Credit Life	-	-
(5)	Group Life	-	-
(6)	Group Annuity	-	-
(7)	Total	$ 14,508,216	$ 11,346,424

Note 34 - Separate Accounts

Not applicable.

Note 35 - Loss/Claim Adjustment Expenses

Reserves for loss/claim adjustment expenses are contained within the claim liability reserve for incurred but not reported claims. For December 31, 2015 and 2014 the loss/claim adjustment expense reserves were $136,731 and $115,631, respectively.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [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. 12/31/2011

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. 12/31/2011

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). 10/26/2012

3.4 By what department or departments?
State of 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 Name of Entity	2 NAIC Company Code	3 State of Domicile

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

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 Nationality	2 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 [X] No [ ]

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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Great American Advisors	Cincinnati, OH	NO	NO	NO	YES
American Money Management Corporation	Cincinnati, OH	NO	NO	NO	YES

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, 1900 Scripps Center, 312 Walnut Street, Cincinnati, OH 45202

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] 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 compliance with the domiciliary state insurance laws? Yes [ ] No [X] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain:
The Audit Committee of American Financial Group, Inc., the Company's SOX compliant parent, will be deemed to serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.

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?
Richard Lee Sutton, 301 East Fourth Street, Cincinnati, OH 45202, Officer

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

12.11 Name of real estate holding company: Pineapple Square Properties, LLC; GALIC - Pointe LLC; GALIC - Sorrento, LLC; GA Key Lime, LLC; L-A Laramar Urban Neighborhood Fund, L.P.; Righetti Ranch, L.P.; Lubert-Adler Real Estate Fund VII, LP; PRCP-Abacoa Partners, LP; PRCP-Dallas Four Partners, LP; PRCP-Missouri Partners, L.P.; Water Street O'Connor, L.P.

12.12 Number of parcels involved: 11

12.13 Total book/adjusted carrying value: $ 58,175,718

12.2 If yes, provide explanation
The Compnay has partial ownership in these real estate holding companies ranging from 10% to 65%. The detail can be found on Schedule BA , Part 1.

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

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
Not Applicable

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

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

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

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

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

14.11 If the response to 14.1 is no, please explain:

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

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

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

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

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

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

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

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 [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

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

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

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

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

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

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

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

21.21 Rented from others $ 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 [X] 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 $ 421

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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 [X] No [ ]

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

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

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $ 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 [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 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 [X] No [ ]

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

25.21 Subject to repurchase agreements $ 0

25.22 Subject to reverse repurchase agreements $ 0

25.23 Subject to dollar repurchase agreements $ 0

25.24 Subject to reverse dollar repurchase agreements $ 0

25.25 Placed under option agreements $ 0

25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock $ 337,809,601

25.27 FHLB Capital Stock $ 40,700,000

25.28 On deposit with states $ 5,587,489

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 $ 871,779,585

25.32 Other $ 369,531,952

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Not registered with SEC	AERIELLE IP HOLDINGS LLC	$
Membership limitation	ABACOA INVESTMENTS LLC	334,000
Not registered with SEC	AGAMI SYSTEMS, INC. SERIES C CONVERTIBLE	
Membership limitation	ALTENERGY STORAGE LLC	2,000,000
Partnership limitation	ARCLIGHT ENERGY PARTNERS FUND VI, LP	3,960,431
Partnership limitation	A&M CAPITAL PARTNERS, L.P.	4,174,293
Not registered with SEC	AMMC CLO III LTD 07-25-2016	26,250
Not registered with SEC	AMMC CLO IV LTD 03-23-2017	21,600
Not registered with SEC	AMMC VI LIMITED VAR 05-03-18	40,500
Not registered with SEC	AMMC CLO VII, LIMITED VAR 12-19-19	21,600
Not registered with SEC	AMMC 2011-9A CLO 01/15/22	8,268,000
Not registered with SEC	AMMC 2012-11A SUB 0.00 10/30/2023	4,214,000
Not registered with SEC	AMMC 2012-10A SUB 0.00 04/11/2022	6,305,000
Not registered with SEC	AMMC CLO 2013-12A SUB 0 05/10/25	3,864,000
Not registered with SEC	AMMC CLO 2013-13A SUB 0 01/24/26	6,455,400
Not registered with SEC	AMMC 2014-14A SUB 0 07/27/26	4,270,000
Not registered with SEC	AMMC CLO 2014-15A SUB 0 12/09/26	4,620,000
Not registered with SEC	AMMC CLO 2015-16A SUB 0 4/14/27	5,938,800
Not registered with SEC	AMMC CLO 2015-17A SUB 0 11/15/27	21,649,320
Not registered with SEC	ASSURERX HEALTH INC 8.00% SERIES D	7,632,506
Not registered with SEC	BENCHMARK ACQUISITION CO	
Not registered with SEC	BENCHMARK ACQUISITION CO WTS 2-20-12	
Membership limitation	BEXION PHARMACEUTICLES, LLC	319,134
Membership limitation	BIC INVESTORS LLC	18,000,000
Not registered with SEC	BIDTELLECT SERIES B	1,799,409
Not registered with SEC	BIDTELLECT $6.78 6/29/2025	200,590
Not registered with SEC	BIOWISH TECHNOLOGIES CLASS A	1,968,085
Partnership limitation	BLUE CHIP VI LLC	1,679,595

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Partnership limitation	BLUE CHIP VI LLC EXTENSION FUND	3,343,607
Partnership limitation	BLUE CHIP VI LLC EXTENSION FUND II	1,960,000
Partnership limitation	BRIDGE GROWTH PARTNERS LP	4,330,730
Membership limitation	CALTIUS PARTNERS III L.P.	257,159
Membership limitation	CENTRIFUSE EARLY STAGE CAPITAL FUND I LLC	334,733
Not registered with SEC	CGL HOLDINGS II CORPORATION	8,050,000
Partnership limitation	THE CRANEMERE GROUP LIMITED	5,950,000
Membership limitation	DESRI VI LLC	3,612,947
Partnership limitation	FINANCIAL EDGE FUND, L.P.	5,798,311
Not registered with SEC	FIRST MARINER BANK	1,250,000
Membership limitation	GALIC POINTE LLC	3,430,057
Membership limitation	GALIC SORRENTO LLC	738,232
Membership limitation	GA KEY LIME LLC	13,069,885
Not registered with SEC	GREAT AJAX REG D	1,716,144
Partnership limitation	HARVEST INTRESON ENTERPRISE FUND I, LP	225,000
Not registered with SEC	HC2 HOLDINGS INC	5,329,257
Not registered with SEC	HC2 HOLDINGS 7.08 12/24/2020	3,860,000
Partnership limitation	IMT-DP HAMPTON BAY LP	7,689,550
Not registered with SEC	IPI ACQUISITION LLC WARRANTS	3
Not registered with SEC	JOBSON MEDICAL LLC	
Partnership limitation	L-A LAMAR URBAN NEIGHBORHOOD FUND LP	1,257,733
Partnership limitation	L-A SATURN ACQUISITION LP	11,323,509
Not registered with SEC	LECTRUS CORP WARRANTS	18,333
Partnership limitation	LLR EQUITY PARTNERS IV, LP	2,991,015
Partnership limitation	LUBERT-ADLER REAL ESTATE FUND VII, L.P.	18,859,192
Partnership limitation	MADRONA VENTURE FUND	114,047
Membership limitation	MCC SENIOR LOAN STRATEGY JV I LLC	3,280,589
Partnership limitation	MONARCH CAPITAL PARTNERS III LP	8,247,864
Not registered with SEC	MORGAN JOSEPH TRIARTISAN GRP D 5%	20,257
Not registered with SEC	MORPHICK INC SERIES A 8.00%	1,000,000
Not registered with SEC	MSI LIGHTING WARRANTS 11/6/2017	152,250
Not registered with SEC	MSI LIGHTING INC SERIES B	1,500,000
Partnership limitation	NB STRATEGIC CO INVESTMENT PARTNERS II L.P.	6,889,208
Partnership limitation	NB SECONDARY OPPORTUNITIES FUND III L.P.	7,302,834
Partnership limitation	NORTHCREEK MEZZANINE FUND II, L.P.	858,692
Membership limitation	NP ACQUISITION LLC	
Partnership limitation	OBC INVESTMENT PARTNERS, L.P. (BOCK & CLARK)	1,594,757
Partnership limitation	OLG INVESTMENT PARTNERS (LUCAS GROUP IP) L.P.	2,451,813
Partnership limitation	ORCHARD TOSCA INVESTMENT PARTNERS LP	7,692,505
Not registered with SEC	ORGANOVO HOLDINGS INC	398,400
Membership limitation	PANDA HEREFORD ETHANOL ACQUISITION LLC	
Partnership limitation	PATRIOT FINANCIAL PARTNERS II, L.P.	5,203,323
Membership limitation	PINEAPPLE SQUARE PROP CLASS A 10.00%	1,324,294
Partnership limitation	PRETIUM MORTGAGE CREDIT PARTNERS I, L.P.	3,741,367
Partnership limitation	PWP GROWTH EQUITY FUND I LLP	4,510,916
Membership limitation	RCCF IFBYPHONE, LLC	1,372,794
Partnership limitation	RIGHETTI RANCH LP	7,697,412
Partnership limitation	RIVER CITIES CAPITAL FUND IV L.P.	3,468,555
Partnership limitation	RIVER CITIES CAPITAL FUND V L.P.	1,829,614
Partnership limitation	SEAPOINT VENTURE II L.P.	37,269
Not registered with SEC	SEBRING SOFTWARE $0.01 4/25/2023	
Membership limitation	SIERRA SENIOR LOAN STRATEGY JV I LLC	4,845,337
Membership limitation	SILAC LLC	2,000,000
Partnership limitation	SNOW, PHIPPS, & GUGGENHEIM, L.P.	5,632,304
Partnership limitation	SNOW, PHIPPS, & GUGGENHEIM II, L.P.	7,196,434
Partnership limitation	SOLAMERE CAPITAL FUND II, L.P.	2,395,345
Partnership limitation	SOLAMERE CAPITAL FUND II-A, L.P.	1,569,313
Membership limitation	STANLEY MARTIN COMMUNITY, LLC	1,278,726
Membership limitation	THORLEY INDUSTRIES LLC	4,200,000
Membership limitation	THREE OCEAN PARTNERS LLC	425,024
Membership limitation	TRITIUM PARTNERS LLC	1,828,025
Partnership limitation	VIDA LONGEVITY FUND LP	13,124,790
Partnership limitation	VOYAGER CAPITAL FUND II L.P.	2,987
Membership limitation	WALKER & DUNLOP LLC	989,893

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Partnership limitation	WATER STREET O'CONNOR LP	2,785,470
Not registered with SEC	XCEL BRANDS, INC. WARRANT $0.01 EXPIRING 09/28/2018	1,910,444
Partnership limitation	YUKON CAPITAL PARTNERS II L.P.	3,778,841

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No [ ]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [ ] N/A [ ]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year: $ 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 [X] 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
The Bank of New York Mellon	One Wall Street, New York, NY 10286

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

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

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

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

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

28.05 Identify all investment advisors, 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
161853	American Money Management Corporation	301 East Fourth Street, Cincinnati, OH 45202

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 [X] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
89147L 10 0	TORTOISE ENERGY INFRASTRUCTURE	2,461,514
29.2999 TOTAL		2,461,514

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
TORTOISE ENERGY INFRASTRUCTURE	Magellan Midstream Partners, L.P.	238,767	12/31/2015
TORTOISE ENERGY INFRASTRUCTURE	Plains All American Pipeline, L.P.	177,229	12/31/2015
TORTOISE ENERGY INFRASTRUCTURE	Spectra Energy Partners, L.P.	167,383	12/31/2015
TORTOISE ENERGY INFRASTRUCTURE	Buckeye Partners, L.P.	162,460	12/31/2015
TORTOISE ENERGY INFRASTRUCTURE	Enterprise Products Partners L.P.	162,460	12/31/2015

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	22,859,619,181	23,411,912,070	552,292,889
30.2	Preferred Stocks	55,634,622	57,864,954	2,230,332
30.3	Totals	22,915,253,803	23,469,777,024	554,523,221

30.4 Describe the sources or methods utilized in determining fair values:
Fair values for Bonds and Preferred stocks are determined by internal investment professionals at American Money Management Corporation (the manager of the Company's investment portfolio) using data from nationally recognized pricing services, broker quotes and available trade information. When data from these sources is not available, (typically less than 1% of the portfolio), prices are developed internally by the investment professionals using widely pulblished indices (as benchmarks), interest rates, issurer spreads, credit quality of the specific issuer and general economic conditions.

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 [ ] No [X]

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:
For the securities that were priced using broker prices, the Company obtains data from brokers that are familiar with the securities being priced and the markets in which they trade.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

32.2 If no, list exceptions:
00204ZZZ2 APRECIA PHARM CONV 8.00 06/30/2017; 45632@AA7 INDUSTRIAL PIPING 14.50 12/13/2018; 501171@AA4 LAI/OLG FINANCE TL 14.00 06/30/2020; 535555ZZ2 LINKS GLOBAL HOLDINGS LLC 13.50 7/23/18; 6773772N2 OH HSG FIN AGY 1 7.50 07/01/2035

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 1,860,669

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
Standard & Poors	$ 1,848,169

34.1 Amount of payments for legal expenses, if any? $ 842,476

34.2 List the name of the firm and the amount paid if any such payment represented25% 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? $ 204,900

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
NTSA	$ 120,000

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. $ 5,796,244

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. $ 4,240,807

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 $ 5,796,244

1.65 Total incurred claims $ 4,240,807

1.66 Number of covered lives $ 1,788

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	$ 0	$ 0
2.2	Premium Denominator	$ 3,963,063,203	$ 3,469,380,534
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	$ 1,964,172	$ 969,376
2.5	Reserve Denominator	$ 22,342,481,918	$ 19,638,442,772
2.6	Reserve Ratio (2.4/2.5)	0.009	0.005

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 $ 30,237,164

4.22 Received $ 22,037,179

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: $ 777,479,593

7. Total dividends paid stockholders since organization of the reporting entity:

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7.11 Cash $ 1,306,667,601

7.12 Stock $ 0

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [ ] No [X]

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

8.2 If yes, has the reporting entity completed the *Workers' Compensation Carve-Out Supplement* to the Annual Statement? Yes [ ] No [ ]

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

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

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

11.1 Do you act as a custodian for health savings 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 Letters of Credit	6 Trust Agreements	7 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 $ 42,895,427

13.2 Total Incurred Claims $ 58,205,608

13.3 Number of Covered Lives 93,115

***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)

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)	1,651,124	1,758,568	1,856,282	1,935,077	1,638,724
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	10,359,205	11,199,371	12,069,611	13,009,446	13,620,799
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	28,146	31,695	36,166	40,413	27,340
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	12,038,475	12,989,634	13,962,059	14,984,936	15,286,863
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	1,387	1,705	1,170	1,192	1,517
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	380	341	746	1,545	2,284
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)			37		
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	1,767	2,046	1,953	2,737	3,801
	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)	18,696,673	18,100,954	20,373,579	50,405,585	21,278,795
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	3,895,933,870	3,434,612,870	3,760,889,623	2,878,023,227	2,745,671,590
16.	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)	(506)	(3,181)	(2,385)	(992)	(4,013)
17.2	Group annuities (Line 20.4, Col. 7)	14,854,894	16,669,891	20,388,939	21,988,208	24,459,603
18.1	A&H - group (Line 20.4, Col. 8)	116,856				
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)					
18.3	A&H - other (Line 20.4, Col. 10)	33,461,416			4,998,923	11,491,472
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)					
20.	Total	3,963,063,203	3,469,380,535	3,801,649,755	2,955,414,952	2,802,897,447
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	25,935,988,066	22,772,579,798	20,182,198,720	16,508,610,432	13,950,468,160
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	24,214,649,342	21,136,547,805	18,670,398,367	15,233,864,320	12,879,964,155
23.	Aggregate life reserves (Page 3, Line 1)	22,180,765,902	19,540,659,071	17,056,373,400	14,123,605,167	11,938,228,594
24.	Aggregate A&H reserves (Page 3, Line 2)	33,430,787				750,368
25.	Deposit-type contract funds (Page 3, Line 3)	1,181,149,860	843,785,334	854,616,680	673,225,388	703,108,767
26.	Asset valuation reserve (Page 3, Line 24.01)	185,688,106	176,262,403	140,568,506	98,774,291	22,608,226
27.	Capital (Page 3, Lines 29 & 30)	2,512,500	2,512,500	2,512,500	2,512,500	2,512,500
28.	Surplus (Page 3, Line 37)	1,718,826,224	1,633,519,493	1,509,287,852	1,272,233,612	1,067,991,504
	Cash Flow (Page 5)					
29.	Net Cash from operations (Line 11)	3,352,530,573	2,970,069,804	3,316,941,331	2,429,375,829	2,416,300,324
	Risk-Based Capital Analysis					
30.	Total adjusted capital	1,917,766,796	1,822,370,012	1,660,547,034	1,379,774,052	1,095,226,064
31.	Authorized control level risk-based capital	246,303,946	205,709,151	194,079,342	161,509,169	142,043,509
	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)	89.6	89.1	89.0	89.5	91.3
33.	Stocks (Lines 2.1 and 2.2)	3.4	3.2	2.9	2.6	2.5
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)	3.5	4.0	3.4	2.9	2.1
35.	Real estate (Line 4.1, 4.2 and 4.3)	0.3	0.4	0.4	0.5	0.6
36.	Cash, cash equivalents and short-term investments (Line 5)	0.8	0.8	1.8	2.3	1.5
37.	Contract loans (Line 6)	0.5	0.6	0.7	0.9	1.1
38.	Derivatives (Line 7)	0.9	1.4	1.3	0.8	0.5
39.	Other invested assets (Line 8)	1.0	0.5	0.4	0.5	0.4
40.	Receivables for securities (Line 9)	0.0	0.0	0.1		
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

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)	257,542,569	240,226,740	215,543,282	190,305,018	170,776,054
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	17,238,173	9,052,075	18,009,037	19,657,519	23,544,494
50.	Total of above Lines 44 to 49	274,780,742	249,278,815	233,552,319	209,962,537	194,320,548
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)	49,178,767	29,544,852	27,681,386	36,090,300	35,675,707
53.	Total admitted assets (Page 2, Line 28, Col. 3)	25,935,988,066	22,772,579,798	20,182,198,720	16,508,610,432	13,950,468,160
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	1,218,743,699	1,208,262,370	1,029,481,424	856,797,127	760,456,897
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(45,205,725)	(4,438,043)	27,980,347	16,161,920	(36,412,992)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(177,084,720)	11,452,647	117,769,872	70,599,937	(48,075,354)
57.	Total of above Lines 54, 55 and 56	996,453,254	1,215,276,974	1,175,231,643	943,558,984	675,968,551
	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)	1,636,111,331	1,377,332,685	1,163,591,149	1,080,061,525	851,584,618
59.	Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11)	372,083			3,707,119	8,316,573
60.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)	3,383,188	(1,226,779)	2,396,001	31,947,492	8,905,239
61.	Increase in A&H reserves (Line 19, Cols. 9, 10 & 11)	33,430,787			(750,364)	53,109
62.	Dividends to policyholders (Line 30, Col 1)	27,822	(3,524)	38,085	217,694	
	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	7.2	7.1	6.9	7.2	7.8
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	7.2	6.7	6.6	5.4	7.0
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	100.7			61.9	74.3
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	0.3			26.6	23.5
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)	119				
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)					
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	3,002,322			636,366	1,087,115
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)				1,050,295	1,215,916
	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)	1,861,253	2,381,213	2,902,083	3,214,762	1,895,537
74.	Ordinary - individual annuities (Col. 4)	409,728,319	342,301,077	216,830,392	122,896,814	163,054,606
75.	Ordinary - supplementary contracts (Col. 5)	5,812	80,193	81,338	7,021	28,636
76.	Credit life (Col. 6)					
77.	Group life (Col. 7)	100,687	(29,763)	36,191	345	41,903
78.	Group annuities (Col. 8)	8,738,950	15,722,612	14,418,463	12,918,566	22,892,962
79.	A&H - group (Col. 9)	(591)				
80.	A&H - credit (Col. 10)					
81.	A&H - other (Col. 11)	104,624			400,444	675,297
82.	Aggregate of all other lines of business (Col. 12)					
83.	Total (Col. 1)	420,539,054	360,455,331	234,268,467	139,437,952	188,588,941

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 [X]

If no, please explain:

The Company was not party to a merger.

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group				10
	1	2	3	4	5	6	Number of		9		Total
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)		Amount of Insurance (a)

	1	2	3	4	5	6	7	8	9	10
1. In force end of prior year			100,888	12,957,939			98	6,639	31,695	12,989,634
2. Issued during year			52	1,767						1,767
3. Reinsurance assumed				5,457				7		5,457
4. Revived during year			39	12,925						12,925
5. Increased during year (net)				24,744					425	25,169
6. Subtotals, Lines 2 to 5	0	0	91	44,893	0	0	0	7	425	45,318
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	100,979	13,002,832	0	0	98	6,646	32,120	13,034,952
Deductions during year:										
10. Death			2,507	69,697			XXX	328	1,813	71,510
11. Maturity			31	100			XXX	2	16	116
12. Disability							XXX			0
13. Expiry			336	6,392			12	73	1,711	8,103
14. Surrender			855	94,181				7	9	94,190
15. Lapse			4,101	810,833			7	17	393	811,226
16. Conversion			34	5,122			XXX	XXX	XXX	5,122
17. Decreased (net)				6,178					32	6,210
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	7,864	992,503	0	0	19	427	3,974	996,477
21. In force end of year (Line 9 minus Line 20)	0	0	93,115	12,010,329	0	0	79	6,219	28,146	12,038,475
22. Reinsurance ceded end of year	XXX		XXX	8,756,679	XXX		XXX	XXX	18,493	8,775,172
23. Line 21 minus Line 22	XXX	0	XXX	3,253,650	XXX	(b) 0	XXX	XXX	9,653	3,263,303

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
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			10,208	52,095
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing			294	3,568
28. Term policies-other	1	300	39,668	9,374,276
29. Other term insurance-decreasing	XXX		XXX	130
30. Other term insurance	XXX	80	XXX	968,110
31. Totals (Lines 27 to 30)	1	380	39,962	10,346,084
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	2,346	13,117
34. Totals, whole life and endowment	51	1,387	50,807	1,651,124
35. Totals (Lines 31 to 34)	52	1,767	93,115	12,010,325

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	1,767		11,988,959	21,370
38. Credit Life (Group and Individual)				
39. Group			28,146	
40. Totals (Lines 36 to 39)	1,767	0	12,017,105	21,370

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	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	2,012	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			4,096	20,772

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	158,841

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 none

47.2 actual for spouse, $1,000 per unit for children

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	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			4,728	358,522				
49. Disability Income			179	22,487			47	789
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(b) 0	4,907	(b) 381,009	0	(b) 0	47	(b) 789

(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	111	32		
2. Issued during year				
3. Reinsurance assumed		8		
4. Increased during year (net)				
5. Total (Lines 1 to 4)	111	40	0	0
Deductions during year:				
6. Decreased (net)	5	1		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	5	1	0	0
9. In force end of year	106	39	0	0
10. Amount on deposit	67,727	(a) 53,584		(a)
11. Income now payable	55	27		
12. Amount of income payable	(a) 130,653	(a) 184,007	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	18,294	285,093	34	45,151
2. Issued during year	1,874	40,518		3
3. Reinsurance assumed	33			
4. Increased during year (net)				
5. Total (Lines 1 to 4)	20,201	325,611	34	45,154
Deductions during year:				
6. Decreased (net)	2,892	19,803		2,166
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	2,892	19,803	0	2,166
9. In force end of year	17,309	305,808	34	42,988
Income now payable:				
10. Amount of income payable	(a) 142,544,269	XXX	XXX	(a) 2,284,446
Deferred fully paid:				
11. Account balance	XXX	(a) 19,854,824,612	XXX	(a) 220,474,940
Deferred not fully paid:				
12. Account balance	XXX	(a) 1,925,613,686	XXX	(a) 736,609,352

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						
2. Issued during year						
3. Reinsurance assumed	13	8,048			1,646	3,214,077
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	13	XXX	0	XXX	1,646	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	13	(a) 8,048	0	(a)	1,646	(a) 3,214,077

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	1,705	3,168
2. Issued during year		
3. Reinsurance assumed	17	
4. Increased during year (net)		
5. Total (Lines 1 to 4)	1,722	3,168
Deductions during year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	1,722	3,168
10. Amount of account balance	(a) 2,139,919	(a) 5,750,164

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

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	L	411,781	93,204,610	117,407		93,733,798	223,001
2. Alaska AK	L	24,196	1,831,629			1,855,826	
3. Arizona AZ	L	884,151	39,393,055	10,368		40,287,575	
4. Arkansas AR	L	291,315	25,943,955	4,574		26,239,844	
5. California CA	L	8,690,879	303,739,304	16,045		312,446,229	87,451
6. Colorado CO	L	521,339	47,523,346	130,298		48,174,984	113,671
7. Connecticut CT	L	661,217	85,504,035	8,112		86,173,364	1,597,673
8. Delaware DE	L	104,143	25,833,891			25,938,034	
9. District of Columbia DC	L	55,851	4,579,467			4,635,318	
10. Florida FL	L	3,456,497	353,034,855	475,152		356,966,504	48,920
11. Georgia GA	L	1,628,116	75,562,834	136,953		77,327,903	69,798
12. Hawaii HI	L	357,602	16,173,675			16,531,277	32,185
13. Idaho ID	L	171,853	21,180,213	2,683		21,354,749	
14. Illinois IL	L	1,531,592	105,070,879	170,006		106,772,477	366,328
15. Indiana IN	L	423,493	93,382,455	272,321		94,078,270	120,881
16. Iowa IA	L	235,886	41,175,944	275,055		41,686,885	14,676
17. Kansas KS	L	326,928	24,830,437	346,934		25,504,300	
18. Kentucky KY	L	370,266	46,959,611	762,387		48,092,263	
19. Louisiana LA	L	459,704	126,639,454	2,349		127,101,506	
20. Maine ME	L	173,411	17,148,236	8,165		17,329,812	
21. Maryland MD	L	1,135,049	57,295,947			58,430,996	
22. Massachusetts MA	L	836,004	60,727,103	5,301		61,568,408	3,295,289
23. Michigan MI	L	520,449	146,619,915	15,807		147,156,171	1,714,880
24. Minnesota MN	L	608,617	69,889,321	2,860		70,500,797	378,238
25. Mississippi MS	L	266,752	25,196,941	13,316		25,477,009	
26. Missouri MO	L	580,868	253,477,097	314,108		254,372,073	111,712
27. Montana MT	L	24,046	3,474,740	9,310		3,508,096	
28. Nebraska NE	L	239,733	9,605,467	135,944		9,981,144	
29. Nevada NV	L	544,914	20,583,664	10,085		21,138,662	
30. New Hampshire NH	L	131,632	41,733,032	94,964		41,959,628	429,171
31. New Jersey NJ	L	1,332,933	132,493,551	16,827		133,843,311	
32. New Mexico NM	L	330,692	12,714,501			13,045,193	298,737
33. New York NY	N	339,391	26,074,300	8,489		26,422,180	
34. North Carolina NC	L	1,709,059	203,126,081	1,751,523		206,586,663	476,134
35. North Dakota ND	L	68,906	13,020,364			13,089,270	96,591
36. Ohio OH	L	1,019,973	207,303,512	86,863		208,410,348	558,564
37. Oklahoma OK	L	945,706	16,802,913	251,032		17,999,652	1,029,512
38. Oregon OR	L	221,253	42,955,665	88,436		43,265,354	
39. Pennsylvania PA	L	1,942,259	268,883,860	57,328		270,883,448	423,033
40. Rhode Island RI	L	112,611	39,989,683	13,433		40,115,727	
41. South Carolina SC	L	765,521	131,786,200	739,219		133,290,940	276,901
42. South Dakota SD	L	78,661	5,733,170	8,104		5,819,934	
43. Tennessee TN	L	800,651	94,019,046	705,695		95,525,392	128,659
44. Texas TX	L	4,636,493	142,779,185	313,913		147,729,591	200,675
45. Utah UT	L	221,122	39,922,328	84,193		40,227,643	96,518
46. Vermont VT	L	67,571	6,038,090	20,390		6,126,052	
47. Virginia VA	L	1,712,388	102,344,030	287,340		104,343,758	
48. Washington WA	L	723,833	94,681,073	200,731		95,605,637	159,500
49. West Virginia WV	L	149,361	28,503,397	7,258		28,660,017	9,784
50. Wisconsin WI	L	450,539	55,684,766	425,846		56,561,152	102,517
51. Wyoming WY	L	47,255	5,389,786	3,457		5,440,498	
52. American Samoa AS	N					0	
53. Guam GU	L	148,847				148,847	
54. Puerto Rico PR	N	2,432				2,432	
55. US Virgin Islands VI	L	4,687	179,164			183,851	
56. Northern Mariana Islands MP	N					0	
57. Canada CAN	N	13,416	100,000			113,416	
58. Aggregate Other Alien OT	XXX	76,150	356,498	0	0	432,648	0
59. Subtotal	(a) 52	43,589,996	3,908,196,275	8,410,583	0	3,960,196,854	12,461,000
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	149,504		88,897		238,401	
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	43,739,500	3,908,196,275	8,499,481	0	3,960,435,256	12,461,000
96. Plus reinsurance assumed	XXX	7,456,244	2,622,256	33,574,774		43,653,275	
97. Totals (All Business)	XXX	51,195,744	3,910,818,531	42,074,255	0	4,004,088,531	12,461,000
98. Less reinsurance ceded	XXX	31,817,460	39,425	8,499,481		40,356,366	49,437
99. Totals (All Business) less reinsurance ceded	XXX	19,378,284	3,910,779,106	(b) 33,574,774	0	3,963,732,165	12,411,563
DETAILS OF WRITE-INS							
58001. Other Alien	XXX	76,150	356,498			432,648	
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	76,150	356,498	0	0	432,648	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 Domicilied RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

Premiums and annuity considerations are allocated on the residences of policyholders.

(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:
Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group
Part 1 - Organizational Chart

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
— American Financial Capital Trust II	DE	31-6549738	
— American Financial Capital Trust III	DE	16-6543606	
— American Financial Capital Trust IV	DE	16-6543609	
— American Financial Enterprises, Inc.	CT	31-0996797	
— American Money Management Corporation	OH	31-0828578	
— — American Real Estate Capital Company, LLC (80%)	OH	27-1577326	
— — MidMarket Capital Partners, LLC (65%)	DE	27-2829629	
— APU Holding Company	OH	41-2112001	
— — American Premier Underwriters, Inc.	PA	23-6000765	
— — — The Associates of the Jersey Company	NJ	23-6297584	
— — — Cal Coal, Inc.	IL	37-1094159	
— — — Great Southwest Corporation	DE	95-2802826	
— — — The Indianapolis Union Railway Company	IN	35-6001691	
— — — Lehigh Valley Railroad Company	PA	13-6400464	
— — — — Pennsylvania Lehigh Oil & Gas Holdings LLC	PA	46-1665396	
— — — Magnolia Alabama Holdings, Inc.	DE	20-1548213	
— — — — Magnolia Alabama Holdings LLC	AL	20-1574094	
— — — Michigan Oil & Gas Holdings, LLC	MI	46-1852532	
— — — Ohio Oil & Gas Holdings, LLC	OH	46-1480078	
— — — The Owasco River Railway, Inc.	NY	13-6021353	
— — — PCC Real Estate, Inc.	NY	31-1236926	
— — — PCC Technical Industries, Inc.	DE	76-0080537	
— — — — PCC Maryland Realty Corp.	MD	31-1388401	
— — — Penn Central Energy Management Company	DE	06-1209709	
— — — Penn Towers, Inc.	PA	23-1537928	
— — — Pennsylvania Oil & Gas Holdings, LLC	PA	46-3246684	
— — — Pennsylvania-Reading Seashore Lines (66.67%)	NJ	23-6000766	
— — — Pittsburgh and Cross Creek Railroad Company (83%)	PA	23-6207599	
— — — Terminal Realty Penn Co.	DC	23-1707450	
— — — Waynesburg Southern Railroad Company	PA	23-1675796	
— — GAI Insurance Company, Ltd. *	BMU	98-1073776	
— — Great American Specialty & Affinity Limited	GBR		
— — Hangar Acquisition Corp.	OH	31-1446308	
— — Premier Lease & Loan Services Insurance Agency, Inc.	WA	91-1242743	
— — Premier Lease & Loan Services of Canada, Inc.	WA	91-1508644	
— — Risico Management Corporation	DE	31-1262960	
— Dixie Terminal Corporation	OH	31-0823725	
— GAI Holding Bermuda Ltd.	BMU	98-0606803	
— — GAI Indemnity, Ltd. #	GBR	98-0556144	
— — Marketform Group Limited	GBR		
— — — Marketform Holdings Limited	GBR		
— — — — Lavenham Underwriting Limited #	GBR	98-0412245	
— — — — Marketform Hong Kong Limited	HKG		
— — — — Marketform Limited	GBR		
— — — — — Gabinete Marketform SL	ESP		
— — — — — Marketform Australia Pty Limited	AUS		
— — — — — Studio Marketform SRL	ITA		
— — — — Marketform Management Services Limited	GBR		
— — — — Marketform Managing Agency Limited	GBR		
— — — — Sampford Underwriting Limited #	GBR	98-0431601	
— — — Marketform Trust Company Limited	GBR		

* Denotes insurer
@ Company affiliated but not owned
\# Participant in Lloyd's Syndicate 2468
Subsidiaries 100% owned by respective parent unless otherwise stated
^ Total percentage owned by respective parent and other affiliated companies

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American Financial Group, Inc.	OH	31-1544320	
— Great American Financial Resources, Inc. ^	DE	06-1356481	
— — AAG Insurance Agency, Inc.	KY	31-1422717	
— — Ceres Group, Inc.	DE	34-1017531	
— — — Continental General Corporation	NE	47-0717079	
— — — QQAgency of Texas, Inc.	TX	34-1947042	
— — Great American Advisors, Inc.	OH	31-1395344	
— — Great American Life Insurance Company *	OH	13-1935920	63312
— — — Aerielle IP Holdings, LLC ^	OH	45-2969767	
— — — Aerielle, LLC ^	DE	26-4391696	
— — — Annuity Investors Life Insurance Company *	OH	31-1021738	93661
— — — Bay Bridge Marina Hemingway's Restaurant, LLC (85%)	MD	27-4078277	
— — — Bay Bridge Marina Management, LLC (85%)	MD	27-0513333	
— — — Brothers Management, LLC (99%)	FL	20-1246122	
— — — FT Liquidation, LLC	OH	45-3988240	
— — — GA Key Lime, LLC ^	OH	47-5618395	
— — — GALIC - Bay Bridge Marina, LLC	MD	20-4604276	
— — — GALIC - Sorrento, LLC ^	FL	45-5565693	
— — — GALIC Brothers, Inc. (80%)	OH	31-1391777	
— — — GALIC Pointe, LLC ^	FL	45-1144095	
— — — Manhattan National Holding Corporation	OH	26-3260520	
— — — — Manhattan National Life Insurance Company *	OH	45-0252531	67083
— — — Skipjack Marina Corp.	MD	52-2179330	
— Great American Holding, Inc.	OH	42-1575938	
— — Agricultural Services, LLC	OH	27-3062314	
— — American Empire Surplus Lines Insurance Company *	DE	31-0912199	35351
— — — American Empire Insurance Company *	OH	31-0973761	37990
— — — — American Empire Underwriters, Inc.	TX	59-1671722	
— — GAI Australia Pty Ltd	AUS		
— — Great American International Insurance Limited *	IRL		
— — Mid-Continent Casualty Company *	OH	73-0556513	23418
— — — Mid-Continent Assurance Company *	OH	73-1406844	15380
— — — Mid-Continent Excess and Surplus Insurance Company *	DE	38-3803661	13794
— — — Mid-Continent Specialty Insurance Services, Inc.	OK	30-0571535	
— — — Oklahoma Surety Company *	OH	73-0773259	23426
— — Republic Indemnity Company of America *	CA	95-2801326	22179
— — — Republic Indemnity Company of California *	CA	31-1054123	43753
— — Summit Consulting, LLC	FL	59-1683711	
— — — Heritage Summit Healthcare, LLC	FL	59-3385208	
— — Summit Holding Southeast, Inc.	FL	59-3409855	
— — — Bridgefield Employers Insurance Company*	FL	59-1835212	10701
— — — — Bridgefield Casualty Insurance Company*	FL	59-3269531	10335

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^ Total percentage owned by respective parent and other affiliated companies

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American Financial Group, Inc.	OH	31-1544320	
Great American Insurance Company *	OH	31-0501234	16691
American Signature Underwriters, Inc.	OH	31-1463075	
Brothers Property Corporation (80%)	OH	59-2840291	
Brothers Le Pavillon, LLC	DE	20-5173494	
Brothers Le Pavillon (SPE), LLC	DE	20-5173589	
Brothers Pennsylvanian Corporation	PA	25-1754638	
Brothers Property Management Corporation	OH	59-2840294	
Crescent Centre Apartments ^	OH	20-4498054	
Crop Managers Insurance Agency, Inc.	KS	31-1277904	
Dempsey & Siders Agency, Inc.	OH	31-0589001	
Eden Park Insurance Brokers, Inc.	CA	31-1341668	
El Aguila, Compañia de Seguros, S.A. de C.V. *	MEX		
Financiadora de Primas Condor, S.A. de C.V. (99%)	MEX		
Farmers Crop Insurance Alliance, Inc.	KS	39-1404033	
FCIA Management Company, Inc.	NY	13-3628555	
Foreign Credit Insurance Association @	NY		
GAI Mexico Holdings, LLC	DE	81-0814136	
GAI Warranty Company	OH	31-1753938	
GAI Warranty Company of Florida	FL	31-1765544	
GAI Warranty Company of Canada Inc.	CAN		
Global Premier Finance Company	OH	61-1329718	
Great American Agency of Texas, Inc.	TX	74-2693636	
Great American Alliance Insurance Company *	OH	95-1542353	26832
Great American Assurance Company *	OH	15-6020948	26344
Great American Casualty Insurance Company *	OH	61-0983091	39896
Great American Contemporary Insurance Company *	OH	36-4079497	10646
Great American E & S Insurance Company *	DE	31-0954439	37532
Great American Fidelity Insurance Company *	DE	31-1036473	41858
Great American Insurance Agency, Inc.	OH	31-1652643	
Great American Insurance Company of New York *	NY	13-5539046	22136
Great American Lloyd's Insurance Company * @	TX	31-0974853	38024
Great American Lloyd's, Inc.	TX	31-1073664	
Great American Management Services, Inc.	OH	31-0856644	
Great American Protection Insurance Company *	OH	31-1288778	38580
Great American Re Inc.	DE	31-0918893	
Great American Security Insurance Company *	OH	31-1209419	31135
Great American Spirit Insurance Company *	OH	31-1237970	33723
Insurance (GB) Limited *	GBR		
Key Largo Group, Inc.	FL	59-1263251	
National Interstate Corporation (51.1%)	OH	34-1607394	
American Highways Insurance Agency, Inc.	OH	34-1899058	
Explorer RV Insurance Agency, Inc.	OH	31-1548235	
Hudson Indemnity, Ltd.	CYM	98-0191335	
Hudson Management Group, Ltd.	VIR	66-0660039	
National Interstate Insurance Agency, Inc.	OH	34-1607396	
Commercial For Hire Transportation Purchasing Group @	SC		
National Interstate Insurance Company *	OH	34-1607395	32620
National Interstate Insurance Company of Hawaii, Inc. *	OH	99-0345306	11051
TransProtection Service Company	MO	43-1254631	
Triumphe Casualty Company *	OH	95-3623282	41106
Vanliner Insurance Company *	MO	86-0114294	21172
Safety Claims & Litigation Services, LLC	MT	20-5546054	
Safety, Claims and Litigation Services, LLC	OH	46-4570914	
PLLS Canada Insurance Brokers Inc. (49%)	CAN	871850814	
Professional Risk Brokers, Inc.	IL	31-1293064	
One East Fourth, Inc.	OH	31-0686194	
Pioneer Carpet Mills, Inc.	OH	31-0883227	
TEJ Holdings, Inc.	OH	31-1119320	
Three East Fourth, Inc.	OH	31-0728327	

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2015 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK