



ANNUAL STATEMENT

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

United Transportation Union Insurance Association

NAIC Group Code..... 0, 0
(Current Period) (Prior Period)

NAIC Company Code..... 56413

Employer's ID Number..... 23-7131460

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized..... November 16, 1970

Commenced Business..... March 10, 1971

Statutory Home Office

24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

24950 Country Club Blvd Ste 340..... North Olmsted OH US..... 44070-5333 216-228-9400
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address

24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333 216-228-9400
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address

utuia.org

Statutory Statement Contact

Richard A Kusnic Sr
(Name)

216-228-9400
(Area Code) (Telephone Number) (Extension)

Rkusnic@utuia.org
(E-Mail Address)

216-228-0411
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Ken Laugel #	President	2. Richard A Kusnic #	Secretary
3. Richard Kusnic #	Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

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

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

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

(Signature)
Ken Laugel

1. (Printed Name)
President

(Title)

(Signature)
Richard A Kusnic

2. (Printed Name)
Secretary

(Title)

(Signature)
Richard Kusnic

3. (Printed Name)
Treasurer

(Title)

Subscribed and sworn to before me

This _____ day of _____ 2016

a. Is this an original filing? Yes [X] No []

b. If no

1. State the amendment number _____

2. Date filed _____

3. Number of pages attached _____



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		544
2. Annuity considerations.....		450
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		994
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....			
21. Issued during year.....		1	300,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....		1	300,000

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	721	717			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	721	717	0	0	0
26. Totals (Line 24 + 25.7).....	721	717	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		92,530
2. Annuity considerations.....		11,058
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		103,588
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		51,808
10. Matured endowments.....		
11. Annuity benefits.....		18,415
12. Surrender values. and withdrawals for life contracts.....		31,002
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		7,061
15. Total.....		108,286

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	8		53,497
Settled during current year:			
18.1 By payment in full.....	7		51,808
18.2 By payment on compromised claims.....			
18.3 Total paid.....	7		51,808
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	7		51,808
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		1,689
POLICY EXHIBIT			
20. In force December 31, prior year.....	350		9,567,356
21. Issued during year.....	7		1,075,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....	357		10,642,356

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	29,908	29,731		190	160
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	29,908	29,731	0	190	160
26. Totals (Line 24 + 25.7).....	29,908	29,731	0	190	160



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	151,201
2.	Annuity considerations.....	15,630
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	166,831
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	22
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	22
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	22
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	6,000
10.	Matured endowments.....	
11.	Annuity benefits.....	29,317
12.	Surrender values. and withdrawals for life contracts.....	29,270
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	7,099
15.	Total.....	71,686

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	3,000
17.	Incurred during current year.....	2	20,533
Settled during current year:			
18.1	By payment in full.....	2	6,000
18.2	By payment on compromised claims.....		
18.3	Total paid.....	2	6,000
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	2	6,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	17,533
POLICY EXHIBIT			
20.	In force December 31, prior year.....	370	15,305,760
21.	Issued during year.....	7	525,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	377	15,830,760

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	46,888	46,610		1,447	1,216
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,888	46,610	0	1,447	1,216
26. Totals (Line 24 + 25.7).....	46,888	46,610	0	1,447	1,216



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	79,783
2.	Annuity considerations.....	30,621
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	110,404
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	60
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	60
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	60
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	161,078
10.	Matured endowments.....	2,000
11.	Annuity benefits.....	50,658
12.	Surrender values. and withdrawals for life contracts.....	24,055
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	4,631
15.	Total.....	242,422

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	4	25,013
17.	Incurred during current year.....	11	160,321
Settled during current year:			
18.1	By payment in full.....	12	163,078
18.2	By payment on compromised claims.....		
18.3	Total paid.....	12	163,078
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	12	163,078
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	22,256
POLICY EXHIBIT			
20.	In force December 31, prior year.....	195	10,415,704
21.	Issued during year.....	1	500,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	196	10,915,704

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....69,458	69,046		29,982	25,205
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....69,458	69,046	0	29,982	25,205
26.	Totals (Line 24 + 25.7).....69,458	69,046	0	29,982	25,205



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	676,967
2.	Annuity considerations.....	412,263
3.	Deposit-type contract funds.....	78,522
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	1,167,752
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	983
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	983
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	983
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	232,509
10.	Matured endowments.....	
11.	Annuity benefits.....	480,972
12.	Surrender values. and withdrawals for life contracts.....	371,575
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	19,463
15.	Total.....	1,104,519

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	10	92,521
17.	Incurred during current year.....	23	217,325
Settled during current year:			
18.1	By payment in full.....	25	232,509
18.2	By payment on compromised claims.....		
18.3	Total paid.....	25	232,509
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	25	232,509
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	77,337
POLICY EXHIBIT			
20.	In force December 31, prior year.....	1,941	76,902,856
21.	Issued during year.....	32	2,681,382
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	1,973	79,584,238

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	293,514	291,776	106,719	89,719
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	293,514	291,776	106,719	89,719
26.	Totals (Line 24 + 25.7).....	293,514	291,776	106,719	89,719



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		107,625
2. Annuity considerations.....		109,925
3. Deposit-type contract funds.....		26,625
4. Other considerations.....		
5. Total (Lines 1 to 4).....		244,175
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		97
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		97
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		97
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		21,321
10. Matured endowments.....		
11. Annuity benefits.....		142,127
12. Surrender values. and withdrawals for life contracts.....		24,274
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		3,251
15. Total.....		190,973

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	2,334
17. Incurred during current year.....		3	21,321
Settled during current year:			
18.1 By payment in full.....		3	21,321
18.2 By payment on compromised claims.....			
18.3 Total paid.....		3	21,321
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		3	21,321
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	2,334
POLICY EXHIBIT			
20. In force December 31, prior year.....		335	12,987,938
21. Issued during year.....		5	1,070,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....		340	14,057,938

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	76,051	75,600		10,352	8,703
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	76,051	75,600	0	10,352	8,703
26. Totals (Line 24 + 25.7).....	76,051	75,600	0	10,352	8,703



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,356
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,356
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		37
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		37
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		37
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		7,103
12. Surrender values. and withdrawals for life contracts.....		8,358
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		15,461

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	5,235	5,204		10,272	8,635
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	5,235	5,204	0	10,272	8,635
26. Totals (Line 24 + 25.7).....	5,235	5,204	0	10,272	8,635



LIFE INSURANCE

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

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	10,615
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	10,615
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	31
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	31
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	31
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	
11.	Annuity benefits.....	
12.	Surrender values. and withdrawals for life contracts.....	7,050
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	
15.	Total.....	7,050

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	10,000
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	27	877,404
21.	Issued during year.....	3	225,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	30	1,102,404

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	7,682	7,636		
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	7,682	7,636	0	0
26.	Totals (Line 24 + 25.7).....	7,682	7,636	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	9,807
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	9,807
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	3,339
11.	Annuity benefits.....	5,930
12.	Surrender values. and withdrawals for life contracts.....	282
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	1,042
15.	Total.....	10,593

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....4,181	4,156		549	462
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....4,181	4,156	0	549	462
26.	Totals (Line 24 + 25.7).....4,181	4,156	0	549	462



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		90,040
2. Annuity considerations.....		168,877
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		258,917
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		12
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		12
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		12
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		75,179
10. Matured endowments.....		
11. Annuity benefits.....		170,895
12. Surrender values. and withdrawals for life contracts.....		61,096
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		5,335
15. Total.....		312,505

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	12		75,179
Settled during current year:			
18.1 By payment in full.....	12		75,179
18.2 By payment on compromised claims.....			
18.3 Total paid.....	12		75,179
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	12		75,179
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	293		8,134,176
21. Issued during year.....	7		725,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....	300		8,859,176

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	31,168	30,983		1,280	1,076
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	31,168	30,983	0	1,280	1,076
26. Totals (Line 24 + 25.7).....	31,168	30,983	0	1,280	1,076



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	225,753
2.	Annuity considerations.....	6,540
3.	Deposit-type contract funds.....	44,649
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	276,942
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	54
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	54
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	54
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	250,948
10.	Matured endowments.....	17,593
11.	Annuity benefits.....	102,927
12.	Surrender values. and withdrawals for life contracts.....	112,467
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	15,212
15.	Total.....	499,147

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	7	96,932
17.	Incurred during current year.....	17	207,858
Settled during current year:			
18.1	By payment in full.....	20	268,541
18.2	By payment on compromised claims.....		
18.3	Total paid.....	20	268,541
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	20	268,541
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	36,249
POLICY EXHIBIT			
20.	In force December 31, prior year.....	727	22,460,588
21.	Issued during year.....	11	1,020,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	738	23,480,588

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	125,417	124,673		67,412	56,671
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	125,417	124,673	0	67,412	56,671
26. Totals (Line 24 + 25.7).....	125,417	124,673	0	67,412	56,671



LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	5,612,146
2.	Annuity considerations.....	3,836,296
3.	Deposit-type contract funds.....	988,785
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	10,437,227
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	5,264
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	5,264
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	5,264
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	3,955,189
10.	Matured endowments.....	170,799
11.	Annuity benefits.....	6,406,454
12.	Surrender values. and withdrawals for life contracts.....	2,654,614
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	230,133
15.	Total.....	13,417,189

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	108	774,788
17.	Incurred during current year.....	449	4,208,894
Settled during current year:			
18.1	By payment in full.....	464	4,125,989
18.2	By payment on compromised claims.....		
18.3	Total paid.....	464	4,125,989
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	464	4,125,989
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	93	857,693
POLICY EXHIBIT			
20.	In force December 31, prior year.....	19,192	604,717,287
21.	Issued during year.....	316	36,972,382
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	19,508	641,689,669

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,497,913	3,477,170		1,396,027	1,173,585
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	3,497,913	3,477,170	0	1,396,027	1,173,585
26. Totals (Line 24 + 25.7).....	3,497,913	3,477,170	0	1,396,027	1,173,585



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

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

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		94,965
2. Annuity considerations.....		89,769
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		184,734
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		.41
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		.41
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		.0
8. Total (Line 6.5 plus Line 7.4).....		.41
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		33,688
10. Matured endowments.....		
11. Annuity benefits.....		57,980
12. Surrender values. and withdrawals for life contracts.....		64,986
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		.0
14. All other benefits, except accident & health.....		5,956
15. Total.....		162,610

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		3	23,974
17. Incurred during current year.....		3	9,714
Settled during current year:			
18.1 By payment in full.....		6	33,688
18.2 By payment on compromised claims.....			
18.3 Total paid.....		6	33,688
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		6	33,688
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		.0	.0
POLICY EXHIBIT			
20. In force December 31, prior year.....		410	12,476,062
21. Issued during year.....		3	125,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....		413	12,601,062

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	39,079	38,847		6,360	5,347
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	39,079	38,847	.0	6,360	5,347
26. Totals (Line 24 + 25.7).....	39,079	38,847	.0	6,360	5,347



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	34,773
2.	Annuity considerations.....	500
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	35,273
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	4,555
10.	Matured endowments.....	
11.	Annuity benefits.....	7,451
12.	Surrender values. and withdrawals for life contracts.....	8,562
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	3,637
15.	Total.....	24,205

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	5	29,962
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....	2	4,555
18.2	By payment on compromised claims.....		
18.3	Total paid.....	2	4,555
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	2	4,555
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	25,407
POLICY EXHIBIT			
20.	In force December 31, prior year.....	180	4,524,772
21.	Issued during year.....		
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	180	4,524,772

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	52,220	51,910	25,690	21,597
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	52,220	51,910	25,690	21,597
26.	Totals (Line 24 + 25.7).....	52,220	51,910	25,690	21,597



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		554,425
2. Annuity considerations.....		192,702
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		747,127
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		449
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		449
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		449
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		281,946
10. Matured endowments.....		112,511
11. Annuity benefits.....		514,284
12. Surrender values. and withdrawals for life contracts.....		209,054
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		14,485
15. Total.....		1,132,280

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	9		46,730
17. Incurred during current year.....	49		412,447
Settled during current year:			
18.1 By payment in full.....	49		394,458
18.2 By payment on compromised claims.....			
18.3 Total paid.....	49		394,458
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	49		394,458
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9		64,719
POLICY EXHIBIT			
20. In force December 31, prior year.....	1,641		48,013,932
21. Issued during year.....	19		2,365,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....	1,660		50,378,932

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	428,117	425,578		222,193	186,789
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	428,117	425,578	0	222,193	186,789
26. Totals (Line 24 + 25.7).....	428,117	425,578	0	222,193	186,789



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	223,532
2.	Annuity considerations.....	22,343
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	245,875
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	361
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	361
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	361
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	90,848
10.	Matured endowments.....	
11.	Annuity benefits.....	74,185
12.	Surrender values. and withdrawals for life contracts.....	83,386
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	7,950
15.	Total.....	256,369

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	1,000
17.	Incurred during current year.....	11	89,848
Settled during current year:			
18.1	By payment in full.....	12	90,848
18.2	By payment on compromised claims.....		
18.3	Total paid.....	12	90,848
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	12	90,848
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	689	17,200,586
21.	Issued during year.....	7	775,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	696	17,975,586

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	138,993	138,169		26,873	22,591
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	138,993	138,169	0	26,873	22,591
26. Totals (Line 24 + 25.7).....	138,993	138,169	0	26,873	22,591



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	186,104
2.	Annuity considerations.....	141,843
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	327,947
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	98
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	98
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	98
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	244,971
10.	Matured endowments.....	2,199
11.	Annuity benefits.....	469,910
12.	Surrender values. and withdrawals for life contracts.....	38,035
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	5,486
15.	Total.....	760,601

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	2,918
17.	Incurred during current year.....	17	263,022
Settled during current year:			
18.1	By payment in full.....	14	247,170
18.2	By payment on compromised claims.....		
18.3	Total paid.....	14	247,170
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	14	247,170
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	18,770
POLICY EXHIBIT			
20.	In force December 31, prior year.....	707	19,854,666
21.	Issued during year.....	6	340,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	713	20,194,666

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	86,793	86,278		78,450	65,950
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	86,793	86,278	0	78,450	65,950
26. Totals (Line 24 + 25.7).....	86,793	86,278	0	78,450	65,950



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	174,113
2.	Annuity considerations.....	40,300
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	214,413
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	93,338
10.	Matured endowments.....	
11.	Annuity benefits.....	123,085
12.	Surrender values. and withdrawals for life contracts.....	110,226
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	22,687
15.	Total.....	349,336

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	3	29,775
17.	Incurred during current year.....	8	78,363
Settled during current year:			
18.1	By payment in full.....	10	93,338
18.2	By payment on compromised claims.....		
18.3	Total paid.....	10	93,338
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	10	93,338
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	14,800
POLICY EXHIBIT			
20.	In force December 31, prior year.....	534	16,695,122
21.	Issued during year.....	1	100,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	535	16,795,122

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	43,302	43,045	18,654	15,682
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	43,302	43,045	18,654	15,682
26.	Totals (Line 24 + 25.7).....	43,302	43,045	18,654	15,682



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	128,961
2.	Annuity considerations.....	23,216
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	152,177
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	109,078
10.	Matured endowments.....	
11.	Annuity benefits.....	54,629
12.	Surrender values. and withdrawals for life contracts.....	60,733
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	5,342
15.	Total.....	229,782

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	8	119,078
Settled during current year:			
18.1	By payment in full.....	7	109,078
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	109,078
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	109,078
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	377	15,246,196
21.	Issued during year.....	6	860,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	383	16,106,196

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	129,794	129,024	50,148	42,157
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	129,794	129,024	50,148	42,157
26.	Totals (Line 24 + 25.7).....	129,794	129,024	50,148	42,157



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	12,662
2.	Annuity considerations.....	11,500
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	24,162
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	32
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	32
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	32
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	44,008
10.	Matured endowments.....	
11.	Annuity benefits.....	52,629
12.	Surrender values. and withdrawals for life contracts.....	13,795
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	236
15.	Total.....	110,668

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	3	24,030
17.	Incurred during current year.....	4	27,056
Settled during current year:			
18.1	By payment in full.....	6	44,008
18.2	By payment on compromised claims.....		
18.3	Total paid.....	6	44,008
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	6	44,008
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	7,078
POLICY EXHIBIT			
20.	In force December 31, prior year.....	43	1,447,289
21.	Issued during year.....	2	75,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	45	1,522,289

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....15,788	15,694		1,360	1,143
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....15,788	15,694	0	1,360	1,143
26.	Totals (Line 24 + 25.7).....15,788	15,694	0	1,360	1,143



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	69,369
2.	Annuity considerations.....	17,052
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	86,421
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	151
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	151
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	151
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	19,061
10.	Matured endowments.....	
11.	Annuity benefits.....	23,339
12.	Surrender values. and withdrawals for life contracts.....	49,836
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	4,890
15.	Total.....	97,126

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	4	16,162
17.	Incurred during current year.....	5	17,899
Settled during current year:			
18.1	By payment in full.....	7	19,061
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	19,061
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	19,061
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	15,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	274	6,821,315
21.	Issued during year.....		
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	274	6,821,315

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	13,795	13,713		5,393	4,534
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	13,795	13,713	0	5,393	4,534
26. Totals (Line 24 + 25.7).....	13,795	13,713	0	5,393	4,534



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,201
2. Annuity considerations.....		12,014
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		15,215
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		4,312
10. Matured endowments.....		6,904
11. Annuity benefits.....		16,217
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		27,433

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	2		11,216
Settled during current year:			
18.1 By payment in full.....	2		11,216
18.2 By payment on compromised claims.....			
18.3 Total paid.....	2		11,216
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	2		11,216
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	23		270,733
21. Issued during year.....	2		100,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....	25		370,733

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	540	537			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	540	537	0	0	0
26. Totals (Line 24 + 25.7).....	540	537	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		66,239
2. Annuity considerations.....		82,264
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		148,503
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		71
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		71
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		71
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		125,916
10. Matured endowments.....		
11. Annuity benefits.....		88,979
12. Surrender values. and withdrawals for life contracts.....		38,039
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		2,153
15. Total.....		255,087

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		11,284
17. Incurred during current year.....	19		116,329
Settled during current year:			
18.1 By payment in full.....	20		125,916
18.2 By payment on compromised claims.....			
18.3 Total paid.....	20		125,916
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	20		125,916
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		1,697
POLICY EXHIBIT			
20. In force December 31, prior year.....	386		6,384,945
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....	386		6,384,945

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	28,599	28,429		5,329	4,480
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	28,599	28,429	0	5,329	4,480
26. Totals (Line 24 + 25.7).....	28,599	28,429	0	5,329	4,480



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	90,131
2.	Annuity considerations.....	8,000
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	98,131
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	36
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	36
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	36
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	48,417
10.	Matured endowments.....	17,929
11.	Annuity benefits.....	169,270
12.	Surrender values. and withdrawals for life contracts.....	63,318
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	2,703
15.	Total.....	301,637

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	3	22,811
17.	Incurred during current year.....	7	63,535
Settled during current year:			
18.1	By payment in full.....	9	66,346
18.2	By payment on compromised claims.....		
18.3	Total paid.....	9	66,346
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	9	66,346
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	20,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	357	9,560,077
21.	Issued during year.....	19	1,180,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	376	10,740,077

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	30,566	30,385	3,884	3,265
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	30,566	30,385	3,884	3,265
26.	Totals (Line 24 + 25.7).....	30,566	30,385	3,884	3,265



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	246,760
2.	Annuity considerations.....	390,905
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	637,665
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	122
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	122
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	122
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	349,617
10.	Matured endowments.....	1,484
11.	Annuity benefits.....	311,218
12.	Surrender values. and withdrawals for life contracts.....	113,291
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	7,022
15.	Total.....	782,632

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	5	33,161
17.	Incurred during current year.....	12	329,275
Settled during current year:			
18.1	By payment in full.....	16	351,101
18.2	By payment on compromised claims.....		
18.3	Total paid.....	16	351,101
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	16	351,101
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	11,335
POLICY EXHIBIT			
20.	In force December 31, prior year.....	866	24,430,701
21.	Issued during year.....	23	3,594,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	889	28,024,701

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	136,899	136,087		39,554	33,251
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	136,899	136,087	0	39,554	33,251
26. Totals (Line 24 + 25.7).....	136,899	136,087	0	39,554	33,251



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	30,479
2.	Annuity considerations.....	17,913
3.	Deposit-type contract funds.....	18,470
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	66,862
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	4,213
10.	Matured endowments.....	
11.	Annuity benefits.....	21,899
12.	Surrender values. and withdrawals for life contracts.....	16,294
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	1,448
15.	Total.....	43,854

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	1	4,213
Settled during current year:			
18.1	By payment in full.....	1	4,213
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	4,213
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	4,213
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	99	2,744,817
21.	Issued during year.....	1	20,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	100	2,764,817

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	24,070	23,927	12,622	10,611
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	24,070	23,927	12,622	10,611
26.	Totals (Line 24 + 25.7).....	24,070	23,927	12,622	10,611



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		27,568
2. Annuity considerations.....		825
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		28,393
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		38
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		38
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		38
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		11,734
10. Matured endowments.....		
11. Annuity benefits.....		4,598
12. Surrender values. and withdrawals for life contracts.....		23,558
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		1,557
15. Total.....		41,447

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	1,734
17. Incurred during current year.....	1	10,000
Settled during current year:		
18.1 By payment in full.....	2	11,734
18.2 By payment on compromised claims.....		
18.3 Total paid.....	2	11,734
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	2	11,734
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	136	4,493,466
21. Issued during year.....	1	100,000
22. Other changes to in force (net).....		
23. In force December 31, current year.....	137	4,593,466

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	23,257	23,119		2,450	2,060
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	23,257	23,119	0	2,450	2,060
26. Totals (Line 24 + 25.7).....	23,257	23,119	0	2,450	2,060



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	104,007
2.	Annuity considerations.....	66,959
3.	Deposit-type contract funds.....	68,478
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	239,444
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	19
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	19
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	19
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	51,240
10.	Matured endowments.....	
11.	Annuity benefits.....	131,394
12.	Surrender values. and withdrawals for life contracts.....	27,490
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	4,572
15.	Total.....	214,696

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	10,000
17.	Incurred during current year.....	6	46,245
Settled during current year:			
18.1	By payment in full.....	5	51,240
18.2	By payment on compromised claims.....		
18.3	Total paid.....	5	51,240
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	5	51,240
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	5,005
POLICY EXHIBIT			
20.	In force December 31, prior year.....	337	12,419,898
21.	Issued during year.....	13	830,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	350	13,249,898

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	43,386	43,129		42,669	35,870
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	43,386	43,129	0	42,669	35,870
26. Totals (Line 24 + 25.7).....	43,386	43,129	0	42,669	35,870



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	99,436
2.	Annuity considerations.....	3,195
3.	Deposit-type contract funds.....	58,457
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	161,088
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	85,592
10.	Matured endowments.....	
11.	Annuity benefits.....	173,321
12.	Surrender values. and withdrawals for life contracts.....	63,656
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	3,586
15.	Total.....	326,155

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	3,893
17.	Incurred during current year.....	13	93,088
Settled during current year:			
18.1	By payment in full.....	12	85,592
18.2	By payment on compromised claims.....		
18.3	Total paid.....	12	85,592
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	12	85,592
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	11,389
POLICY EXHIBIT			
20.	In force December 31, prior year.....	434	10,258,561
21.	Issued during year.....	13	2,188,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	447	12,446,561

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	42,560	42,308	3,293	2,768
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	42,560	42,308	3,293	2,768
26.	Totals (Line 24 + 25.7).....	42,560	42,308	3,293	2,768



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	179,200
2.	Annuity considerations.....	18,106
3.	Deposit-type contract funds.....	49,796
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	247,102
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	16
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	16
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	16
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	37,000
10.	Matured endowments.....	
11.	Annuity benefits.....	154,691
12.	Surrender values. and withdrawals for life contracts.....	33,306
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	1,580
15.	Total.....	226,577

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	10,127
17.	Incurred during current year.....	7	43,465
Settled during current year:			
18.1	By payment in full.....	7	37,000
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	37,000
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	37,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	16,592
POLICY EXHIBIT			
20.	In force December 31, prior year.....	392	25,795,948
21.	Issued during year.....	12	1,330,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	404	27,125,948

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....146,621	145,752		39,498	33,204
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....146,621	145,752	0	39,498	33,204
26.	Totals (Line 24 + 25.7).....146,621	145,752	0	39,498	33,204



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		0
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		6,500
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		6,500

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	109	108			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	109	108	0	0	0
26. Totals (Line 24 + 25.7).....	109	108	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	136,300
2.	Annuity considerations.....	302,938
3.	Deposit-type contract funds.....	82,945
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	522,183
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	266
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	266
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	266
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	127,541
10.	Matured endowments.....	
11.	Annuity benefits.....	154,085
12.	Surrender values. and withdrawals for life contracts.....	63,916
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	911
15.	Total.....	346,453

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	14	127,541
Settled during current year:			
18.1	By payment in full.....	14	127,541
18.2	By payment on compromised claims.....		
18.3	Total paid.....	14	127,541
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	14	127,541
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	339	17,040,878
21.	Issued during year.....	6	550,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	345	17,590,878

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	338,125	336,120	88,921	74,752
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	338,125	336,120	88,921	74,752
26.	Totals (Line 24 + 25.7).....	338,125	336,120	88,921	74,752



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	22,879
2.	Annuity considerations.....	9,300
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	32,179
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	3,100
10.	Matured endowments.....	
11.	Annuity benefits.....	49,391
12.	Surrender values. and withdrawals for life contracts.....	26,612
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	169
15.	Total.....	79,272

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	3,100
17.	Incurred during current year.....		
Settled during current year:			
18.1	By payment in full.....	1	3,100
18.2	By payment on compromised claims.....		
18.3	Total paid.....	1	3,100
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	1	3,100
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	51	3,727,164
21.	Issued during year.....	1	250,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	52	3,977,164

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	15,726	15,633	20,815	17,498
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	15,726	15,633	20,815	17,498
26.	Totals (Line 24 + 25.7).....	15,726	15,633	20,815	17,498



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	12,715
2.	Annuity considerations.....	
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	12,715
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	21,806
10.	Matured endowments.....	
11.	Annuity benefits.....	5,346
12.	Surrender values. and withdrawals for life contracts.....	10,493
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	3,492
15.	Total.....	41,137

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	3	21,806
Settled during current year:			
18.1	By payment in full.....	3	21,806
18.2	By payment on compromised claims.....		
18.3	Total paid.....	3	21,806
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	3	21,806
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	68	1,136,741
21.	Issued during year.....		
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	68	1,136,741

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	6,506	6,467		
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	6,506	6,467	0	0
26.	Totals (Line 24 + 25.7).....	6,506	6,467	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	184,771
2.	Annuity considerations.....	88,898
3.	Deposit-type contract funds.....	15,082
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	288,751
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	246
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	246
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	246
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	84,105
10.	Matured endowments.....	6,840
11.	Annuity benefits.....	115,184
12.	Surrender values. and withdrawals for life contracts.....	125,957
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	18,470
15.	Total.....	350,556

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	3,836
17.	Incurred during current year.....	19	88,109
Settled during current year:			
18.1	By payment in full.....	20	90,945
18.2	By payment on compromised claims.....		
18.3	Total paid.....	20	90,945
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	20	90,945
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000
POLICY EXHIBIT			
20.	In force December 31, prior year.....	571	16,360,480
21.	Issued during year.....	4	175,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	575	16,535,480

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	106,912	106,278		38,113	32,040
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	106,912	106,278	0	38,113	32,040
26. Totals (Line 24 + 25.7).....	106,912	106,278	0	38,113	32,040



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	291,337
2.	Annuity considerations.....	512,944
3.	Deposit-type contract funds.....	394,286
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	1,198,567
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	565
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	565
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	565
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	425,873
10.	Matured endowments.....	
11.	Annuity benefits.....	772,061
12.	Surrender values. and withdrawals for life contracts.....	93,908
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	6,182
15.	Total.....	1,298,024

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	10	72,464
17.	Incurred during current year.....	68	663,879
Settled during current year:			
18.1	By payment in full.....	62	425,873
18.2	By payment on compromised claims.....		
18.3	Total paid.....	62	425,873
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	62	425,873
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	16	310,470
POLICY EXHIBIT			
20.	In force December 31, prior year.....	1,414	35,255,395
21.	Issued during year.....	26	2,270,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	1,440	37,525,395

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	132,450	131,665		39,408	33,129
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	132,450	131,665	0	39,408	33,129
26. Totals (Line 24 + 25.7).....	132,450	131,665	0	39,408	33,129



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		47,872
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		47,872
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		73,063
10. Matured endowments.....		
11. Annuity benefits.....		10,823
12. Surrender values. and withdrawals for life contracts.....		8,761
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		3,117
15. Total.....		95,764

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	17,265
17. Incurred during current year.....		4	66,752
Settled during current year:			
18.1 By payment in full.....		4	73,063
18.2 By payment on compromised claims.....			
18.3 Total paid.....		4	73,063
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		4	73,063
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	10,954
POLICY EXHIBIT			
20. In force December 31, prior year.....		163	5,946,233
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		163	5,946,233

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	13,765	13,683		6,420	5,397
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	13,765	13,683	0	6,420	5,397
26. Totals (Line 24 + 25.7).....	13,765	13,683	0	6,420	5,397



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		14,141
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		14,141
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		11,213
12. Surrender values. and withdrawals for life contracts.....		6,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		410
15. Total.....		17,681

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2	10,705
17. Incurred during current year.....	1	5,231
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	15,936
POLICY EXHIBIT		
20. In force December 31, prior year.....	96	2,138,714
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	96	2,138,714

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	14,624	14,537		3,000	2,522
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,624	14,537	0	3,000	2,522
26. Totals (Line 24 + 25.7).....	14,624	14,537	0	3,000	2,522



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	155,652
2.	Annuity considerations.....	599,523
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	755,175
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	231
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	231
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	231
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	173,929
10.	Matured endowments.....	
11.	Annuity benefits.....	521,042
12.	Surrender values. and withdrawals for life contracts.....	76,889
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	6,080
15.	Total.....	777,940

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	8	52,691
17.	Incurred during current year.....	27	149,461
Settled during current year:			
18.1	By payment in full.....	28	173,929
18.2	By payment on compromised claims.....		
18.3	Total paid.....	28	173,929
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	28	173,929
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	28,223
POLICY EXHIBIT			
20.	In force December 31, prior year.....	754	17,164,003
21.	Issued during year.....	6	385,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	760	17,549,003

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....167,899	166,903		71,656	60,238
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....167,899	166,903	0	71,656	60,238
26.	Totals (Line 24 + 25.7).....167,899	166,903	0	71,656	60,238



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

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

DETAILS OF WRITE-INS

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		78,700
2. Annuity considerations.....		10,890
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		89,590
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		22
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		22
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		22
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		22,304
10. Matured endowments.....		
11. Annuity benefits.....		21,319
12. Surrender values. and withdrawals for life contracts.....		33,196
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		1,343
15. Total.....		78,162

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	1,834
17. Incurred during current year.....		7	43,542
Settled during current year:			
18.1 By payment in full.....		5	22,304
18.2 By payment on compromised claims.....			
18.3 Total paid.....		5	22,304
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		5	22,304
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		3	23,072
POLICY EXHIBIT			
20. In force December 31, prior year.....		323	8,398,184
21. Issued during year.....		8	975,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....		331	9,373,184

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	49,585	49,291		10,036	8,437
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	49,585	49,291	0	10,036	8,437
26. Totals (Line 24 + 25.7).....	49,585	49,291	0	10,036	8,437



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		7,295
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		7,295
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		1,223
12. Surrender values. and withdrawals for life contracts.....		3,413
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		4,636

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		43	1,385,928
21. Issued during year.....		4	312,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....		47	1,697,928

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	5,833	5,798		1,100	925
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	5,833	5,798	0	1,100	925
26. Totals (Line 24 + 25.7).....	5,833	5,798	0	1,100	925



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	116,780
2.	Annuity considerations.....	27,493
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	144,273
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	22,693
10.	Matured endowments.....	
11.	Annuity benefits.....	135,548
12.	Surrender values. and withdrawals for life contracts.....	95,388
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	5,597
15.	Total.....	259,226

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	5	22,693
Settled during current year:			
18.1	By payment in full.....	5	22,693
18.2	By payment on compromised claims.....		
18.3	Total paid.....	5	22,693
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	5	22,693
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	417	12,074,272
21.	Issued during year.....	7	950,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	424	13,024,272

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	50,806	50,505	35,667	29,984
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	50,806	50,505	35,667	29,984
26.	Totals (Line 24 + 25.7).....	50,806	50,505	35,667	29,984



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		279,635
2. Annuity considerations.....		75,402
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		355,037
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		434
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		434
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		434
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		195,112
10. Matured endowments.....		
11. Annuity benefits.....		534,845
12. Surrender values. and withdrawals for life contracts.....		194,424
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		7,058
15. Total.....		931,439

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	7		73,848
17. Incurred during current year.....	14		161,842
Settled during current year:			
18.1 By payment in full.....	16		195,112
18.2 By payment on compromised claims.....			
18.3 Total paid.....	16		195,112
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	16		195,112
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5		40,578
POLICY EXHIBIT			
20. In force December 31, prior year.....	929		33,297,017
21. Issued during year.....	22		1,922,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....	951		35,219,017

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	220,997	219,687		39,097	32,862
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	220,997	219,687	0	39,097	32,862
26. Totals (Line 24 + 25.7).....	220,997	219,687	0	39,097	32,862



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		35,319
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		35,319
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		320
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		320
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		320
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		12,481
10. Matured endowments.....		
11. Annuity benefits.....		2,060
12. Surrender values. and withdrawals for life contracts.....		30,105
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		969
15. Total.....		45,615

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		1	5,166
17. Incurred during current year.....		5	8,302
Settled during current year:			
18.1 By payment in full.....		5	12,481
18.2 By payment on compromised claims.....			
18.3 Total paid.....		5	12,481
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		5	12,481
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		1	987
POLICY EXHIBIT			
20. In force December 31, prior year.....		189	3,642,517
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		189	3,642,517

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	13,592	13,511			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	13,592	13,511	0	0	0
26. Totals (Line 24 + 25.7).....	13,592	13,511	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		128,786
2. Annuity considerations.....		87,115
3. Deposit-type contract funds.....		5,899
4. Other considerations.....		
5. Total (Lines 1 to 4).....		221,800
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		166
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		166
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		166
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		50,823
10. Matured endowments.....		
11. Annuity benefits.....		171,348
12. Surrender values. and withdrawals for life contracts.....		48,940
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		8,355
15. Total.....		279,466

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		24,167
17. Incurred during current year.....	5		26,656
Settled during current year:			
18.1 By payment in full.....	7		50,823
18.2 By payment on compromised claims.....			
18.3 Total paid.....	7		50,823
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	7		50,823
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	433		11,870,584
21. Issued during year.....	5		365,000
22. Other changes to in force (net).....			
23. In force December 31, current year.....	438		12,235,584

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	57,220	56,881		54,751	46,027
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	57,220	56,881	0	54,751	46,027
26. Totals (Line 24 + 25.7).....	57,220	56,881	0	54,751	46,027



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		531
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		531
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values. and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	157	156			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	157	156	0	0	0
26. Totals (Line 24 + 25.7).....	157	156	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	32,632
2.	Annuity considerations.....	6,700
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	39,332
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	19
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	19
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	19
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	22,983
10.	Matured endowments.....	
11.	Annuity benefits.....	172,987
12.	Surrender values. and withdrawals for life contracts.....	24,663
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	650
15.	Total.....	221,283

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	1	600
17.	Incurred during current year.....	3	22,383
Settled during current year:			
18.1	By payment in full.....	4	22,983
18.2	By payment on compromised claims.....		
18.3	Total paid.....	4	22,983
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	4	22,983
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	125	3,749,947
21.	Issued during year.....	3	375,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	128	4,124,947

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	30,106	29,927	64,150	53,928
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	30,106	29,927	64,150	53,928
26.	Totals (Line 24 + 25.7).....	30,106	29,927	64,150	53,928



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	80,328
2.	Annuity considerations.....	26,388
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	106,716
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	175
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	175
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	175
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	51,102
10.	Matured endowments.....	
11.	Annuity benefits.....	60,645
12.	Surrender values. and withdrawals for life contracts.....	53,777
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	2,218
15.	Total.....	167,742

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	10	60,272
Settled during current year:			
18.1	By payment in full.....	7	51,102
18.2	By payment on compromised claims.....		
18.3	Total paid.....	7	51,102
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	7	51,102
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	9,170
POLICY EXHIBIT			
20.	In force December 31, prior year.....	414	8,855,897
21.	Issued during year.....	3	1,350,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	417	10,205,897

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	33,393	33,195	27,798	23,369
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	33,393	33,195	27,798	23,369
26.	Totals (Line 24 + 25.7).....	33,393	33,195	27,798	23,369



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	72,243
2.	Annuity considerations.....	182,854
3.	Deposit-type contract funds.....	145,576
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	400,673
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	90
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	90
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	90
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	121,502
10.	Matured endowments.....	
11.	Annuity benefits.....	194,328
12.	Surrender values. and withdrawals for life contracts.....	32,190
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	5,239
15.	Total.....	353,259

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	2	8,412
17.	Incurred during current year.....	5	121,502
Settled during current year:			
18.1	By payment in full.....	5	121,502
18.2	By payment on compromised claims.....		
18.3	Total paid.....	5	121,502
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	5	121,502
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	8,412
POLICY EXHIBIT			
20.	In force December 31, prior year.....	315	6,371,403
21.	Issued during year.....	2	300,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	317	6,671,403

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	41,757	41,509		40,343	33,915
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	41,757	41,509	0	40,343	33,915
26. Totals (Line 24 + 25.7).....	41,757	41,509	0	40,343	33,915



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	140,084
2.	Annuity considerations.....	11,081
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	151,165
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	108,395
10.	Matured endowments.....	
11.	Annuity benefits.....	9,083
12.	Surrender values. and withdrawals for life contracts.....	38,930
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	1,489
15.	Total.....	157,897

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	10	128,096
Settled during current year:			
18.1	By payment in full.....	9	108,395
18.2	By payment on compromised claims.....		
18.3	Total paid.....	9	108,395
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	9	108,395
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	19,701
POLICY EXHIBIT			
20.	In force December 31, prior year.....	357	19,667,697
21.	Issued during year.....	17	4,690,000
22.	Other changes to in force (net).....		
23.	In force December 31, current year.....	374	24,357,697

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	83,689	83,193	42,129	35,416
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	83,689	83,193	42,129	35,416
26.	Totals (Line 24 + 25.7).....	83,689	83,193	42,129	35,416

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	6,178,959
2. Current year's realized pre-tax capital gains/(losses) of \$.....562,639 transferred into the reserve net of taxes of \$.....0.....	562,639
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	6,741,598
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	1,106,912
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	5,634,686

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2015.....	1,057,937	48,975		1,106,912
2. 2016.....	884,153	81,276		965,429
3. 2017.....	726,537	86,349		812,886
4. 2018.....	600,623	66,465		667,088
5. 2019.....	517,079	45,802		562,881
6. 2020.....	425,190	24,534		449,724
7. 2021.....	329,266	12,793		342,059
8. 2022.....	259,078	12,252		271,330
9. 2023.....	203,247	11,735		214,982
10. 2024.....	165,862	10,886		176,748
11. 2025.....	146,236	10,180		156,416
12. 2026.....	129,145	10,576		139,721
13. 2027.....	110,947	11,916		122,863
14. 2028.....	93,343	13,220		106,563
15. 2029.....	81,986	14,988		96,974
16. 2030.....	81,055	16,287		97,342
17. 2031.....	75,293	16,424		91,717
18. 2032.....	63,349	14,539		77,888
19. 2033.....	52,043	12,626		64,669
20. 2034.....	43,420	10,855		54,275
21. 2035.....	36,926	8,640		45,566
22. 2036.....	31,429	6,983		38,412
23. 2037.....	24,203	5,623		29,826
24. 2038.....	19,131	4,148		23,279
25. 2039.....	13,550	2,684		16,234
26. 2040.....	7,165	1,095		8,260
27. 2041.....	2,635	274		2,909
28. 2042.....	(666)	218		(448)
29. 2043.....	(1,029)	161		(868)
30. 2044.....	(173)	104		(69)
31. 2045 and Later.....		31		31
32. Total (Lines 1 to 31).....	6,178,960	562,639	0	6,741,599

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	529,920		529,920	2,224,499	120,254	2,344,753	2,874,673
2. Realized capital gains/(losses) net of taxes - General Account.....	(30,139)		(30,139)	96,584		96,584	66,445
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0	(497,639)		(497,639)	(497,639)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	152,697		152,697			0	152,697
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	652,478	0	652,478	1,823,444	120,254	1,943,698	2,596,176
9. Maximum reserve.....	849,072		849,072	2,219,061	117,131	2,336,192	3,185,264
10. Reserve objective.....	588,903		588,903	2,219,061	117,131	2,336,192	2,925,095
11. 20% of (Line 10 minus Line 8).....	(12,715)	0	(12,715)	79,123	(625)	78,499	65,784
12. Balance before transfers (Lines 8 + 11).....	639,763	0	639,763	1,902,567	119,630	2,022,197	2,661,960
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0	1	(2,499)	(2,498)	(2,498)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	639,763	0	639,763	1,902,568	117,131	2,019,699	2,659,462

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	27,648,698	XXX	XXX	27,648,698	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	113,791,086	XXX	XXX	113,791,086	0.0004	45,516	0.0023	261,719	0.0030	341,373
3	2	High quality.....	56,411,004	XXX	XXX	56,411,004	0.0019	107,181	0.0058	327,184	0.0090	507,699
4	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8).....	197,850,788	XXX	XXX	197,850,788	XXX	152,697	XXX	588,903	XXX	849,072
PREFERRED STOCKS												
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT-TERM BONDS												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26		Exchange traded.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		Total (Lines 9 + 17 + 25 + 33).....	197,850,788	XXX	XXX	197,850,788	XXX	152,697	XXX	588,903	XXX	849,072

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

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

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Design- ation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public.....	17,069,699	XXX	XXX	17,069,699	0.0000	0	(a).....	0	(a).....	0
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
6		Fixed income highest quality.....				0	XXX		XXX		XXX	
7		Fixed income high quality.....				0	XXX		XXX		XXX	
8		Fixed income medium quality.....				0	XXX		XXX		XXX	
9		Fixed income low quality.....				0	XXX		XXX		XXX	
10		Fixed income lower quality.....				0	XXX		XXX		XXX	
11		Fixed income in or near default.....				0	XXX		XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....	0	(a).....	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
14		Real estate.....				0	(b).....	0	(b).....	0	(b).....	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17		Total common stock (sum of Lines 1 through 16).....	17,069,699	0	0	17,069,699	XXX	0	XXX	0	XXX	0
		REAL ESTATE										
18		Home office property (General Account only).....				0	0.0000	0	0.0750	0	0.0750	0
19		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	0	0	0	0	XXX	0	XXX	0	XXX	0
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1.	Premiums written.....	3,425,406	XXX		XXX		XXX	3,425,406	XXX		XXX		XXX	XXX
2.	Premiums earned.....	3,445,166	XXX		XXX		XXX	3,445,166	XXX		XXX		XXX	XXX
3.	Incurred claims.....	1,288,434	37.4	0	0.0	0	0.0	1,288,434	37.4	0	0.0	0	0.0	0
4.	Cost containment expenses.....	0	0.0		0.0		0.0		0.0		0.0		0.0	0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	1,288,434	37.4	0	0.0	0	0.0	1,288,434	37.4	0	0.0	0	0.0	0
6.	Increase in contract reserves.....	(532,322)	(15.5)	0	0.0	0	0.0	(532,322)	(15.5)	0	0.0	0	0.0	0
7.	Commissions (a).....	449,078	13.0		0.0		0.0	449,078	13.0		0.0		0.0	0.0
8.	Other general insurance expenses.....	1,295,552	37.6		0.0		0.0	1,295,552	37.6		0.0		0.0	0.0
9.	Taxes, licenses and fees.....	92,790	2.7		0.0		0.0	92,790	2.7		0.0		0.0	0.0
10.	Total other expenses incurred.....	1,837,420	53.3	0	0.0	0	0.0	1,837,420	53.3	0	0.0	0	0.0	0
11.	Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
12.	Gain from underwriting before dividends or refunds.....	851,634	24.7	0	0.0	0	0.0	851,634	24.7	0	0.0	0	0.0	0
13.	Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0	0.0
14.	Gain from underwriting after dividends or refunds.....	851,634	24.7	0	0.0	0	0.0	851,634	24.7	0	0.0	0	0.0	0

DETAILS OF WRITE-INS

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Contracts				
			3	4	5	6	7
			Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES							
A. Premium Reserves:							
1. Unearned premiums.....	0						
2. Advance premiums.....	123,637			123,637			
3. Reserve for rate credits.....	0						
4. Total premium reserves, current year.....	123,637	0	0	123,637	0	0	0
5. Total premium reserves, prior year.....	70,634			70,634			
6. Increase in total premium reserves.....	53,003	0	0	53,003	0	0	0
B. Contract Reserves:							
1. Additional reserves (a).....	4,313,521			4,313,521			
2. Reserve for future contingent benefits.....	0						
3. Total contract reserves, current year.....	4,313,521	0	0	4,313,521	0	0	0
4. Total contract reserves, prior year.....	4,845,843			4,845,843			
5. Increase in contract reserves.....	(532,322)	0	0	(532,322)	0	0	0
C. Claim Reserves and Liabilities:							
1. Total current year.....	715,586	0	0	715,586	0	0	0
2. Total prior year.....	793,177			793,177			
3. Increase.....	(77,591)	0	0	(77,591)	0	0	0

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

			Other Individual Policies						
			1	2	3	4	5	6	7
			Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....			617,637			617,637			
1.2 On claims incurred during current year.....			748,388			748,388			
2. Claim Reserves and Liabilities, Dec. 31, Current Year:									
2.1 On claims incurred prior to current year.....			297,887			297,887			
2.2 On claims incurred during current year.....			417,699			417,699			
3. Test:									
3.1 Line 1.1 plus 2.1.....			915,524	0	0	915,524	0	0	
3.2 Claim reserves and liabilities, Dec. 31, prior year.....			793,177			793,177			
3.3 Line 3.1 minus Line 3.2.....			122,347	0	0	122,347	0	0	

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

			1	2	Other Individual Policies				
			Total	Collectively Renewable	3	4	5	6	7
				Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other	
PART 4 - REINSURANCE									
A.	Reinsurance Assumed:								
	1. Premiums written.....	0							
	2. Premiums earned.....	0							
	3. Incurred claims.....	0							
	4. Commissions.....	0							
B.	Reinsurance Ceded:								
	1. Premiums written.....	72,507			72,507				
	2. Premiums earned.....	72,507			72,507				
	3. Incurred claims.....	30,000			30,000				
	4. Commissions.....	0							

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

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

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	1,318,434			1,318,434
2. Beginning claim reserves and liabilities.....	793,177			793,177
3. Ending claim reserves and liabilities.....	715,586			715,586
4. Claims paid.....	1,396,025	0	0	1,396,025
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....	30,000			30,000
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	30,000	0	0	30,000
D. Net:				
13. Incurred claims.....	1,288,434	0	0	1,288,434
14. Beginning claim reserves and liabilities.....	793,177	0	0	793,177
15. Ending claim reserves and liabilities.....	715,586	0	0	715,586
16. Claims paid.....	1,366,025	0	0	1,366,025
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	1,288,434			1,288,434
18. Beginning reserves and liabilities.....	793,177			793,177
19. Ending reserves and liabilities.....	715,586			715,586
20. Paid claims and cost containment expenses.....	1,366,025	0	0	1,366,025

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

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

Sch. S - Pt. 2
NONE

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	YRT/I.....		57,364,528	142,168	146,983	171,396				
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	CO/I.....		551,597	9,792	9,871	1,648				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	YRT/I.....		9,961,730	32,894	25,746	61,390				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	CO/I.....		5,966,017	29,531	32,186	36,766				
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						73,843,872	214,385	214,786	271,200	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						73,843,872	214,385	214,786	271,200	0	0	0	0
1199999.	Total - General Account - Authorized.....						73,843,872	214,385	214,786	271,200	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						73,843,872	214,385	214,786	271,200	0	0	0	0
6999999.	Total U.S.....						73,843,872	214,385	214,786	271,200	0	0	0	0
9999999.	Total.....						73,843,872	214,385	214,786	271,200	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (estimated)	10 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11	12		
										Current Year	Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
88099.....	75-1608507....	..01/01/2008	Optimum Re Ins Co.....	TX.....	OTH/I.....	A.....	72,508						
0899999	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						72,508	0	0	0	0	0	0
1099999	Total - General Account - Authorized - Non-Affiliates.....						72,508	0	0	0	0	0	0
1199999	Total - General Account - Authorized.....						72,508	0	0	0	0	0	0
3499999	Total - General Account - Authorized, Unauthorized and Certified.....						72,508	0	0	0	0	0	0
6999999	Total - U.S.....						72,508	0	0	0	0	0	0
9999999	Total.....						72,508	0	0	0	0	0	0

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

SCHEDULE S - PART 6

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

	1 2015	2 2014	3 2013	4 2012	5 2011
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	344	340	354	378	276
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....	188	43	162	12	106
4. Surrender benefits and withdrawals for life contracts.....					
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					
9. Aggregate reserves for life and accident and health contracts.....	214	215	199	205	223
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....					
12. Amounts recoverable on reinsurance.....					
13. Experience rating refunds due or unpaid.....					
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....					XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....					XXX
23. Funds deposited by and withheld from (F).....					XXX
24. Letters of credit (L).....					XXX
25. Trust agreements (T).....					XXX
26. Other (O).....					XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	224,158,062		224,158,062
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	224,586		224,586
4. Net credit for ceded reinsurance.....	XXX	214,385	214,385
5. All other admitted assets (balance).....	2,270,002		2,270,002
6. Total assets excluding separate accounts (Line 26).....	226,652,650	214,385	226,867,035
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	226,652,650	214,385	226,867,035
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	165,684,892	214,385	165,899,277
10. Liability for deposit-type contracts (Line 3).....	5,349,761		5,349,761
11. Claim reserves (Line 4).....	1,285,448		1,285,448
12. Member refunds/reserves (Lines 5 through 6).....	8,522		8,522
13. Premium & annuity considerations received in advance (Line 7).....	305,630		305,630
14. Other contract liabilities (Line 8).....	5,718,785		5,718,785
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount).....			0
19. All other liabilities (balance).....	3,668,200		3,668,200
20. Total liabilities excluding Separate Accounts (Line 23).....	182,021,238	214,385	182,235,623
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	182,021,238	214,385	182,235,623
23. Capital & surplus (Line 30).....	44,631,412	XXX	44,631,412
24. Total liabilities, capital & surplus (Line 31).....	226,652,650	214,385	226,867,035
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	214,385		
26. Claim reserves.....	0		
27. Member refunds/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	214,385		
34. Premiums and considerations.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	0		
41. Total net credit for ceded reinsurance.....	214,385		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.							
1.	Alabama.....	AL	92,530	11,058	13,855		117,443
2.	Alaska.....	AK	544	450			994
3.	Arizona.....	AZ	79,783	30,621	37,224		147,628
4.	Arkansas.....	AR	151,201	15,630	20,213		187,044
5.	California.....	CA	676,967	412,263	116,449	78,522	1,284,201
6.	Colorado.....	CO	107,625	109,925	31,144	26,625	275,319
7.	Connecticut.....	CT	3,356		1,663		5,019
8.	Delaware.....	DE	9,807		7,200		17,007
9.	District of Columbia.....	DC	10,615				10,615
10.	Florida.....	FL	90,040	168,877	12,830		271,747
11.	Georgia.....	GA	225,753	6,540	67,622	44,649	344,564
12.	Hawaii.....	HI					0
13.	Idaho.....	ID	34,773	500	25,135		60,408
14.	Illinois.....	IL	554,425	192,702	119,628		866,755
15.	Indiana.....	IN	223,532	22,343	38,140		284,015
16.	Iowa.....	IA	94,965	89,769	16,487		201,221
17.	Kansas.....	KS	186,104	141,843	33,236		361,183
18.	Kentucky.....	KY	174,113	40,300	19,302		233,715
19.	Louisiana.....	LA	128,961	23,216	34,085		186,262
20.	Maine.....	ME	3,201	12,014			15,215
21.	Maryland.....	MD	69,369	17,052	6,576		92,997
22.	Massachusetts.....	MA	12,662	11,500	2,158		26,320
23.	Michigan.....	MI	66,239	82,264	10,466		158,969
24.	Minnesota.....	MN	90,131	8,000	12,518		110,649
25.	Mississippi.....	MS	30,479	17,913	11,425	18,470	78,287
26.	Missouri.....	MO	246,760	390,905	54,476		692,141
27.	Montana.....	MT	27,568	825	13,135		41,528
28.	Nebraska.....	NE	179,200	18,106	57,222	49,796	304,324
29.	Nevada.....	NV	12,715		2,857		15,572
30.	New Hampshire.....	NH			218		218
31.	New Jersey.....	NJ	136,300	302,938	116,110	82,945	638,293
32.	New Mexico.....	NM	22,879	9,300	3,146		35,325
33.	New York.....	NY	184,771	88,898	31,439	15,082	320,190
34.	North Carolina.....	NC	104,007	66,959	16,134	68,478	255,578
35.	North Dakota.....	ND	99,436	3,195	13,302	58,457	174,390
36.	Ohio.....	OH	291,337	512,944	32,877	394,286	1,231,444
37.	Oklahoma.....	OK	47,872		3,980		51,852
38.	Oregon.....	OR	14,141		6,997		21,138
39.	Pennsylvania.....	PA	155,652	599,523	64,132		819,307
40.	Rhode Island.....	RI			668		668
41.	South Carolina.....	SC	78,700	10,890	24,299		113,889
42.	South Dakota.....	SD	7,295		3,091		10,386
43.	Tennessee.....	TN	116,780	27,493	20,595		164,868
44.	Texas.....	TX	279,635	75,402	57,601		412,638
45.	Utah.....	UT	35,319		4,554		39,873
46.	Vermont.....	VT	531				531
47.	Virginia.....	VA	128,786	87,115	24,735	5,899	246,535
48.	Washington.....	WA	32,632	6,700	10,493		49,825
49.	West Virginia.....	WV	72,243	182,854	16,709	145,576	417,382
50.	Wisconsin.....	WI	80,328	26,388	12,437		119,153
51.	Wyoming.....	WY	140,084	11,081	51,719		202,884
52.	American Samoa.....	AS					0
53.	Guam.....	GU					0
54.	Puerto Rico.....	PR					0
55.	US Virgin Islands.....	VI					0
56.	Northern Mariana Islands.....	MP					0
57.	Canada.....	CAN					0
58.	Aggregate Other Alien.....	OT					0
59.	Totals.....		5,612,146	3,836,296	1,280,282	0	11,717,509

Sch. Y - Pt. 1A
NONE

Sch. Y - Pt. 2
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

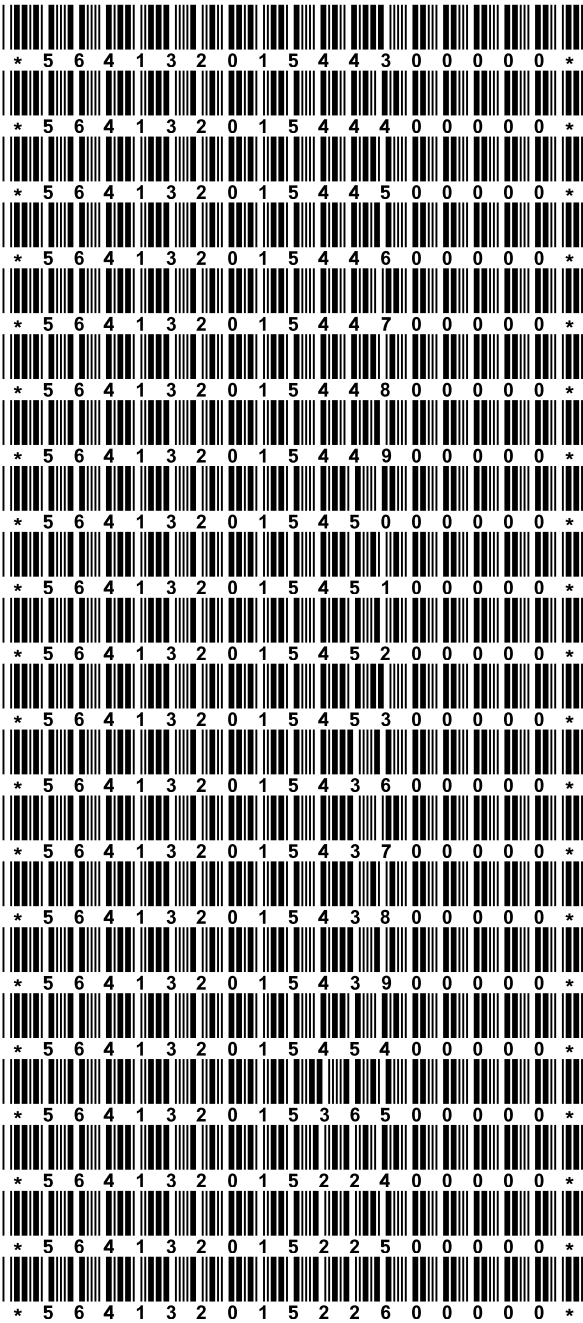
43. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
44. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
45. Will Management's Report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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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EXPLANATIONS:

BARCODES:



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