



ANNUAL STATEMENT

For the Year Ended December 31, 2016

of the Condition and Affairs of the

CENTRAL RESERVE LIFE INSURANCE COMPANY

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

NAIC Company Code..... 61727

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

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

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

Commenced Business..... May 12, 1965

Statutory Home Office

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

Main Administrative Office

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

512-451-2224

(Area Code) (Telephone Number)

Mail Address

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

Primary Location of Books and Records

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

512-451-2224

(Area Code) (Telephone Number)

Internet Web Site Address

www.CignaSupplementalBenefits.com

Statutory Statement Contact

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(Name)
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(E-Mail Address)

(512) 531-1465

(Area Code) (Telephone Number) (Extension)

512-467-1399

(Fax Number)

OFFICERS

Name
1. Brian Case Evanko
3. Anna Krishtul #

Title
President
Secretary

Name
2. Byron Keith Buescher
4. Susan Eadaoine Buck #

Title

Treasurer and Chief Accounting Officer
Appointed Actuary

Jessica Kierulf Tutwiler
Mark Fleming
Stephen Burnett Jones #
Eric Paul Palmer
Man-Kit Simon Tang

Executive Vice President and Chief
Financial Officer
Vice President and Assistant Treasurer
Vice President
Vice President
Vice President and Chief Actuary

David Lawrence Chambers
Joanne Ruth Hart
Scott Ronald Lambert
Maureen Hardiman Ryan

Vice President-Sales and Marketing

Vice President and Assistant Treasurer
Vice President and Assistant Treasurer
Vice President and Assistant Treasurer

OTHER

Brian Case Evanko
Frank Sataline Jr.

Jessica Kierulf Tutwiler

James Paul Yablecki

Eric Paul Palmer Jr.

DIRECTORS OR TRUSTEES

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

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

(Signature)
Brian Case Evanko
1. (Printed Name)
President
(Title)

(Signature)
Byron Keith Buescher
2. (Printed Name)
Treasurer and Chief Accounting Officer
(Title)

(Signature)
Anna Krishtul
3. (Printed Name)
Secretary
(Title)

Subscribed and sworn to before me
This _____ day of February 2017

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

Yes [X] No []

CENTRAL RESERVE LIFE INSURANCE COMPANY
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	10,342,177		10,342,177	4,829,158
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	18,066,957		18,066,957	16,352,578
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....151,160, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$....1,003,954, Schedule DA).....	1,155,114		1,155,114	6,315,922
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	29,564,248	0	29,564,248	27,497,658
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	63,102		63,102	32,791
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(372,520)		(372,520)	(458,928)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	222,710		222,710	259,257
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	102,118	55,668	46,450	56,861
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	138,024		138,024	64,025
18.2 Net deferred tax asset.....	2,646,903	1,855,084	791,819	729,428
19. Guaranty funds receivable or on deposit.....	118,999		118,999	104,548
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	3,114
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	79,093	79,093	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	32,562,677	1,989,845	30,572,832	28,288,754
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	32,562,677	1,989,845	30,572,832	28,288,754

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Other Receivables.....	79,093	79,093	0	
2502.....			0	
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	79,093	79,093	0	0

CENTRAL RESERVE LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....0 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....		
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	.516,461	1,160,191
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....		
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	.283,308	.348,709
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$....11,272 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	11,272	29,707
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	.4,642	.4,731
9.3 Other amounts payable on reinsurance, including \$....4,642 assumed and \$.....0 ceded.....	25,586	31,055
9.4 Interest Maintenance Reserve (IMR, Line 6).....		
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	.8,309	.6,232
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	13,369	.28,689
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	.249,264	.139,426
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....		.703
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....	.4,705	.21,173
19. Remittances and items not allocated.....		
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	15,490	.8,975
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	42,010	
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	.48,783	.75,595
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	1,223,199	1,855,186
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	1,223,199	1,855,186
29. Common capital stock.....	2,500,000	2,500,000
30. Preferred capital stock.....	0	.0
31. Aggregate write-ins for other-than-special surplus funds.....	0	.0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	.39,862,110	.39,862,110
34. Aggregate write-ins for special surplus funds.....	0	.0
35. Unassigned funds (surplus).....	(13,012,477)	(15,928,542)
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 ....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	.26,849,633	.23,933,568
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	.29,349,633	.26,433,568
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	.30,572,832	.28,288,754

DETAILS OF WRITE-INS

2501. Escheat Liability.....	.48,783	.75,595
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	.48,783	.75,595
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	.0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	.0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	.0

CENTRAL RESERVE LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	3,943,420	4,712,787
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	171,976	98,875
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	5,469	4,055
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	229,186	282,733
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts.....		
8.3 Aggregate write-ins for miscellaneous income.....	785	1,033
9. Totals (Lines 1 to 8.3).....	4,350,836	5,099,483
10. Death benefits.....		
11. Matured endowments (excluding guaranteed annual pure endowments).....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....		
13. Disability benefits and benefits under accident and health contracts.....	2,550,721	2,959,780
14. Coupons, guaranteed annual pure endowments and similar benefits.....		
15. Surrender benefits and withdrawals for life contracts.....		
16. Group conversions.....		
17. Interest and adjustments on contract or deposit-type contract funds.....		
18. Payments on supplementary contracts with life contingencies.....		
19. Increase in aggregate reserves for life and accident and health contracts.....	(646,306)	23,767
20. Totals (Lines 10 to 19).....	1,904,415	2,983,547
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	133,980	163,308
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	380,798	467,481
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	182,652	178,362
25. Increase in loading on deferred and uncollected premiums.....	5	(547)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....		
27. Aggregate write-ins for deductions.....	500	1,000
28. Totals (Lines 20 to 27).....	2,602,350	3,793,151
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,748,486	1,306,332
30. Dividends to policyholders.....		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	1,748,486	1,306,332
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	492,279	230,557
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	1,256,207	1,075,775
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR).....		
35. Net income (Line 33 plus Line 34).....	1,256,207	1,075,775
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	26,433,568	23,657,161
37. Net income (Line 35).....	1,256,207	1,075,775
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	1,714,379	1,763,459
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax.....	(79,342)	(212,176)
41. Change in nonadmitted assets.....	86,757	227,316
42. Change in liability for reinsurance in unauthorized and certified companies.....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....		
44. Change in asset valuation reserve	(6,515)	(3,628)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
47. Other changes in surplus in Separate Accounts Statement.....		
48. Change in surplus notes.....		
49. Cumulative effect of changes in accounting principles.....		
50. Capital changes:		
50.1 Paid in.....		
50.2 Transferred from surplus (Stock Dividend).....		
50.3 Transferred to surplus.....		
51. Surplus adjustment:		
51.1 Paid in.....		
51.2 Transferred to capital (Stock Dividend).....		
51.3 Transferred from capital.....		
51.4 Change in surplus as a result of reinsurance.....	(55,420)	(74,339)
52. Dividends to stockholders.....		
53. Aggregate write-ins for gains and losses in surplus.....	(1)	0
54. Net change in capital and surplus for the year (Lines 37 through 53).....	2,916,065	2,776,407
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	29,349,633	26,433,568

DETAILS OF WRITE-INS

08.301. Miscellaneous Income	785	1,033
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	785	1,033
2701. Penalties.....	500	1,000
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....	500	1,000
5301. Other.....	(1)	
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above).....	(1)	0

CENTRAL RESERVE LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	3,838,947	4,584,778
2. Net investment income.....	146,497	126,923
3. Miscellaneous income.....	174,551	209,427
4. Total (Lines 1 through 3).....	4,159,995	4,921,128
5. Benefit and loss related payments.....	2,622,345	2,922,022
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	660,708	945,884
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	566,278	382,626
10. Total (Lines 5 through 9).....	3,849,331	4,250,532
11. Net cash from operations (Line 4 minus Line 10).....	310,664	670,596
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	1,630,000	2,875,000
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	1,630,000	2,875,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	7,147,851	682,584
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	7,147,851	682,584
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(5,517,851)	2,192,416
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	46,379	129,073
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	46,379	129,073
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(5,160,808)	2,992,085
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	6,315,922	3,323,837
19.2 End of year (Line 18 plus Line 19.1).....	1,155,114	6,315,922

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

20.0001		
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	3,943,420								36,555			3,906,865
2. Considerations for supplementary contracts with life contingencies.....	0											
3. Net investment income.....	171,975								27,438			144,537
4. Amortization of Interest Maintenance Reserve (IMR).....	5,469								.873			4,596
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	229,187		23,864	6,870					3,380			195,073
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	785	0	0	0	0	0	0	0	0	0	785	0
9. Totals (Lines 1 to 8.3).....	4,350,836	0	23,864	6,870	0	0	0	0	68,246	0	4,251,856	0
10. Death benefits.....	0											
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	0											
13. Disability benefits and benefits under accident and health contracts.....	2,550,722									16,955		2,533,767
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	0											
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	0											
18. Payments on supplementary contracts with life contingencies.....	0											
19. Increase in aggregate reserves for life and accident and health contracts.....	(646,306)								(568,823)		(77,483)	
20. Totals (Lines 10 to 19).....	1,904,416	0	0	0	0	0	0	0	(551,868)	0	2,456,284	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	133,981		23,864	6,870						3,153		100,094
22. Commissions and expense allowances on reinsurance assumed.....	0											
23. General insurance expenses.....	380,798									3,237		377,561
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	182,652		(4,935)							.683		186,904
25. Increase in loading on deferred and uncollected premiums.....	5									10		(5)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	500	0	0	0	0	0	0	0	4	0	496	0
28. Totals (Lines 20 to 27).....	2,602,352	0	18,929	6,870	0	0	0	0	(544,781)	0	3,121,334	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,748,484	0	4,935	0	0	0	0	0	613,027	0	1,130,522	0
30. Dividends to policyholders.....	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	1,748,484	0	4,935	0	0	0	0	0	613,027	0	1,130,522	0
32. Federal income taxes incurred (excluding tax on capital gains).....	492,279		1,383						171,782		319,114	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	1,256,205	0	3,552	0	0	0	0	0	441,245	0	811,408	0

DETAILS OF WRITE-INS

08.301. Miscellaneous Income.....	785										785	
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	785	0	0	0	0	0	0	0	0	0	785	0
2701. Penalties.....	500								4		496	
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	500	0	0	0	0	0	0	0	4	0	496	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year.....	0										
2. Tabular net premiums or considerations.....	0										
3. Present value of disability claims incurred.....	0				XXX.....						
4. Tabular interest.....	0										
5. Tabular less actual reserve released.....	0										
6. Increase in reserve on account of change in valuation basis.....	0										
7. Other increases (net).....	0										
8. Totals (Lines 1 to 7).....	0	0	0	0	0	0	0	0			
9. Tabular cost.....	0				XXX.....						
10. Reserves released by death.....	0			XXX.....	XXX.....			XXX.....			
11. Reserves released by other terminations (net).....	0										
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0										
13. Net transfers to or (from) Separate Accounts.....	0										
14. Total deductions (Lines 9 to 13).....	0	0	0	0	0	0	0	0			
15. Reserve December 31, current year.....	0	0	0	0	0	0	0	0			

NONE

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....93,624	.....84,326
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....47,380	.....86,990
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....11,283	.....11,283
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....50	.....50
10. Total gross investment income.....	.....152,337	.....182,649
11. Investment expenses.....	.....	(g).....10,673
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....10,673
17. Net investment income (Line 10 minus Line 16).....	.....	.....171,976

DETAILS OF WRITE-INS

0901. Miscellaneous Investment income.....	.....50	.....50
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....50	.....50
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....0

(a) Includes \$.....994 accrual of discount less \$.....5,826 amortization of premium and less \$.....9,288 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....0	.....	.....
1.2 Other bonds (unaffiliated).....0	.....	.....
1.3 Bonds of affiliates.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....0	.....	.....
2.11 Preferred stocks of affiliates.....0	.....	.....
2.2 Common stocks (unaffiliated).....0	.....	.....
2.21 Common stocks of affiliates.....0	.....1,714,379	.....
3. Mortgage loans.....0	.....	.....
4. Real estate.....0	.....	.....
5. Contract loans.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....0	.....	.....
7. Derivative instruments.....0	.....	.....
8. Other invested assets.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	0	0	0	.....1,714,379	.....0

DETAILS OF WRITE-INS

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

CENTRAL RESERVE LIFE INSURANCE COMPANY
EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	
FIRST YEAR (other than single)										
1. Uncollected.....	0									
2. Deferred and accrued.....	0									
3. Deferred, accrued and uncollected:										
3.1 Direct.....	0									
3.2 Reinsurance assumed.....	0									
3.3 Reinsurance ceded.....	0									
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0									
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0
6. Collected during year:										
6.1 Direct.....	3,855							3,855		
6.2 Reinsurance assumed.....	0									
6.3 Reinsurance ceded.....	0									
6.4 Net.....	3,855	0	0	0	0	0	0	3,855	0	0
7. Line 5 + Line 6.4.....	3,855	0	0	0	0	0	0	3,855	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0									
9. First year premiums and considerations:										
9.1 Direct.....	3,855							3,855		
9.2 Reinsurance assumed.....	0									
9.3 Reinsurance ceded.....	0									
9.4 Net (Line 7 - Line 8).....	3,855	0	0	0	0	0	0	3,855	0	0
SINGLE										
10. Single premiums and considerations:										
10.1 Direct.....	0									
10.2 Reinsurance assumed.....	0									
10.3 Reinsurance ceded.....	0									
10.4 Net.....	0	0	0	0	0	0	0	0	0	0
RENEWAL										
11. Uncollected.....	(371,588)							(3,471)		(368,117)
12. Deferred and accrued.....	0									
13. Deferred, accrued and uncollected:										
13.1 Direct.....	212,606		198,833					358		13,415
13.2 Reinsurance assumed.....	0									
13.3 Reinsurance ceded.....	584,194		198,833					3,829		381,532
13.4 Net (Line 11 + Line 12).....	(371,588)	0	0	0	0	0	0	(3,471)	0	(368,117)
14. Advance.....	11,272							400		10,872
15. Line 13.4 - Line 14.....	(382,860)	0	0	0	0	0	0	(3,871)	0	(378,989)
16. Collected during year:										
16.1 Direct.....	6,302,506		581,394	112,818		61		50,133		5,558,100
16.2 Reinsurance assumed.....	0									
16.3 Reinsurance ceded.....	2,467,414		581,394	112,818		61		19,804		1,753,337
16.4 Net.....	3,835,092	0	0	0	0	0	0	30,329	0	3,804,763
17. Line 15 + Line 16.4.....	3,452,232	0	0	0	0	0	0	26,458	0	3,425,774
18. Prior year (uncollected + deferred and accrued - advance).....	(487,333)							(6,242)		(481,091)
19. Renewal premiums and considerations:										
19.1 Direct.....	6,336,503		591,883	112,818		61		50,958		5,580,783
19.2 Reinsurance assumed.....	0									
19.3 Reinsurance ceded.....	2,396,938		591,883	112,818		61		18,258		1,673,918
19.4 Net (Line 17 - Line 18).....	3,939,565	0	0	0	0	0	0	32,700	0	3,906,865
TOTAL										
20. Total premiums and annuity considerations:										
20.1 Direct.....	6,340,358	0	591,883	112,818		61	0	54,813	0	5,580,783
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	2,396,938	0	591,883	112,818		61	0	18,258	0	1,673,918
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	3,943,420	0	0	0	0	0	0	36,555	0	3,906,865

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)										
21. To pay renewal premiums.....	0									
22. All other.....	0									
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED										
23. First year (other than single):										
23.1 Reinsurance ceded.....	0									
23.2 Reinsurance assumed.....	0									
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0
24. Single:										
24.1 Reinsurance ceded.....	0									
24.2 Reinsurance assumed.....	0									
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0
25. Renewal:										
25.1 Reinsurance ceded.....	229,187		23,864	6,870				3,380		195,073
25.2 Reinsurance assumed.....	0									
25.3 Net ceded less assumed.....	229,187	0	23,864	6,870	0	0	0	3,380	0	195,073
26. Totals:										
26.1 Reinsurance ceded (Page 6, Line 6).....	229,187	0	23,864	6,870	0	0	0	3,380	0	195,073
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	229,187	0	23,864	6,870	0	0	0	3,380	0	195,073
COMMISSIONS INCURRED (direct business only)										
27. First year (other than single).....	0									
28. Single.....	0									
29. Renewal.....	133,981		23,864	6,870				3,153		100,094
30. Deposit-type contract funds.....	0									
31. Totals (to agree with Page 6, Line 21).....	133,981	0	23,864	6,870	0	0	0	3,153	0	100,094

CENTRAL RESERVE LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5	6		
	1 Life	Accident and Health					
		2 Cost Containment	3 All Other				
1. Rent.....			7,299		7,299		
2. Salaries and wages.....			190,664		190,664		
3.11 Contributions for benefit plans for employees.....			20,519		20,519		
3.12 Contributions for benefit plans for agents.....					0		
3.21 Payments to employees under non-funded benefit plans.....					0		
3.22 Payments to agents under non-funded benefit plans.....					0		
3.31 Other employee welfare.....			1,403		1,403		
3.32 Other agent welfare.....					0		
4.1 Legal fees and expenses.....					0		
4.2 Medical examination fees.....					0		
4.3 Inspection report fees.....					0		
4.4 Fees of public accountants and consulting actuaries.....			9,996		9,996		
4.5 Expense of investigation and settlement of policy claims.....		5,613	25,207		30,820		
5.1 Traveling expenses.....			3,132		3,132		
5.2 Advertising.....			2,675		2,675		
5.3 Postage, express, telegraph and telephone.....			21,349		21,349		
5.4 Printing and stationery.....			2,709		2,709		
5.5 Cost or depreciation of furniture and equipment.....			349		349		
5.6 Rental of equipment.....			7,401		7,401		
5.7 Cost or depreciation of EDP equipment and software.....			13,632		13,632		
6.1 Books and periodicals.....			269		269		
6.2 Bureau and association fees.....			51		51		
6.3 Insurance, except on real estate.....					0		
6.4 Miscellaneous losses.....			(39)		(39)		
6.5 Collection and bank service charges.....			44,232		44,232		
6.6 Sundry general expenses.....			1,605		1,605		
6.7 Group service and administration fees.....					0		
6.8 Reimbursements by uninsured plans.....					0		
7.1 Agency expense allowance.....					0		
7.2 Agents' balances charged off (less \$..... 0 recovered).....					0		
7.3 Agency conferences other than local meetings.....					0		
9.1 Real estate expenses.....					0		
9.2 Investment expenses not included elsewhere.....				10,673	10,673		
9.3 Aggregate write-ins for expenses.....	0	0	22,733	0	22,733		
10. General expenses Incurred.....	0	5,613	375,185	0	391,471		
11. General expenses unpaid December 31, prior year.....		1,191	27,498		28,689		
12. General expenses unpaid December 31, current year.....		1,014	12,354		13,368		
13. Amounts receivable relating to uninsured plans, prior year.....					0		
14. Amounts receivable relating to uninsured plans, current year.....					0		
15. General expenses paid during year (Lines 10+11-12-13+14).....	0	5,790	390,329	0	406,792		

DETAILS OF WRITE-INS

09.301. Consulting		118			118
09.302. TPA Service Fee.....		14,520			14,520
09.303. Home Office Allocation.....		8,095			8,095
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	0	22,733	0	0	22,733

(a) Includes management fees of \$..... 0 to affiliates and \$..... 0 to non-affiliates.

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

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....		118,369			118,369
3. State taxes on premiums.....	(4,935)	59,325			54,390
4. Other state taxes, including \$..... 0 for employee benefits.....		1,233			1,233
5. U.S. Social Security taxes.....		8,412			8,412
6. All other taxes.....		248			248
7. Taxes, licenses and fees incurred.....	(4,935)	187,587	0	0	182,652
8. Taxes, licenses and fees unpaid December 31, prior year.....		139,426			139,426
9. Taxes, licenses and fees unpaid December 31, current year.....		249,265			249,265
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	(4,935)	77,748	0	0	72,813

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

CENTRAL RESERVE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 58 CET 3.0% ALB NLP CRF.....(66-00).....	30,331		30,331		
0100002. 58 CSO 2.5% ANB CRVM CRF.....(68-84).....	20,448		20,448		
0100003. 58 CSO 3.0% ALB NLP CRF.....(67-69).....	3,264		3,264		
0100004. 58 CSO 3.0% ANB CRVM CRF.....(66-86).....	62,692		62,692		
0100005. 58 CSO 3.0% ANB NLP CRF.....(66-86).....	365,424		365,424		
0100006. 58 CSO 3.25% ANB CRVM CRF.....(68-84).....	5,730		5,730		
0100007. 58 CSO 3.5% ANB CRVM CRF.....(66-77).....	3,767		3,767		
0100008. 58 CSO 3.5% ANB NLP CRF.....(66-86).....	.8		.8		
0100009. 58 CSO 3.5%/20/ 3% CRVM NLP CRF.....(66-86).....	113,139		113,139		
0100010. 58 CSO 4.5% ANB CRVM CRF.....(87-96).....	2,397		2,397		
0100011. 58 CSO 4.5% ANB NLP CRF.....(87-06).....	.0				
0100012. 80 CET 4.5% ANB NLP CRF.....(87-06).....	2,140		2,140		
0100013. 80 CSO 4.5% ANB CRVM CNF.....(87-06).....	642,307		642,307		
0100014. 2001 CSO 4.0% ANB CRVM CNF.....(06-10).....	1,089,847		1,089,847		
0100015. 2001 CSO 4.0% ANB NLP CRF.....(06-10).....	14,411		14,411		
0100016. 2001 CSO 4.5% ANB CRVM CNF.....(05).....	82,082		82,082		
0100017. 2001 CSO 4.5% ANB NLP CRF.....(05).....	9,486		9,486		
0199997. Totals (Gross).....	2,447,473	0	2,447,473	0	0
0199998. Reinsurance ceded.....	2,447,473		2,447,473		
0199999. Totals (Net).....	0	0	0	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. Deferred @ 3 1/2%.....(89-98).....	97,267	XXX	97,267	XXX	
0200002. Deferred @ 4 1/2%.....(89-98).....	6,226,770	XXX	6,226,770	XXX	
0200003. Deferred @ 5 1/2%.....(89-98).....	2,107,401	XXX	2,107,401	XXX	
0299997. Totals (Gross).....	8,431,438	XXX	8,431,438	XXX	0
0299998. Reinsurance ceded.....	8,431,438	XXX	8,431,438	XXX	
0299999. Totals (Net).....	0	XXX	0	XXX	0
Supplementary Contracts with Life Contingencies:					
0300001. 1983A 6.50%.....(86-08).....	42,620		42,620		
0300002. 1983A 6.75%.....(86-08).....	38,884		38,884		
0300003. 1983A 7.00%.....(86-08).....	9,475		9,475		
0300004. 1983A 7.75%.....(86-08).....	1,068		1,068		
0300005. 1983A 8.75%.....(86-08).....	27,625		27,625		
0399997. Totals (Gross).....	119,672	0	119,672	0	0
0399998. Reinsurance ceded.....	119,672		119,672		
0399999. Totals (Net).....	0	0	0	0	0
Accidental Death Benefits:					
0400001. 1959 ADB 1958 CSO 3%.....(84-08).....	377		377		
0499997. Totals (Gross).....	377	0	377	0	0
0499998. Reinsurance ceded.....	377		377		
0499999. Totals (Net).....	0	0	0	0	0
Disability - Active Lives:					
0500001. 1952 DIS - 1958 CSO 3%.....(84-08).....	1,167		1,167		
0599997. Totals (Gross).....	1,167	0	1,167	0	0
0599998. Reinsurance ceded.....	1,167		1,167		
0599999. Totals (Net).....	0	0	0	0	0
Disability - Disabled Lives:					
0600001. 1964 CDT 3%.....(84-12).....	27,599		27,599		
0699997. Totals (Gross).....	27,599	0	27,599	0	0
0699998. Reinsurance ceded.....	27,599		27,599		
0699999. Totals (Net).....	0	0	0	0	0
Miscellaneous Reserves:					
0700001. Deficiency Reserve.....	70,933		70,933		
0700002. Non-deduction of fractional premiums.....	13,608		13,608		
0700003. Group Conversions.....	0				
0700004. Immediate Payment of Death Claims.....	31,718		31,718		
0799997. Totals (Gross).....	116,259	0	116,259	0	0
0799998. Reinsurance ceded.....	116,259		116,259		
0799999. Totals (Net).....	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1.....	0	0	0	0	0

CENTRAL RESERVE LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts?
 1.2 If not, state which kind is issued

Yes [] No []

2.1 Does the reporting entity at present issue both participating and non-participating contracts?
 2.2 If not, state which kind is issued
 Non-Participating

Yes [] No []

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [] No []

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

Yes [] No []

4.1 Amount of insurance: \$.....
 4.2 Amount of reserve: \$.....
 4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year:

\$.....

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No []

6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....

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

\$.....

Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No []

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: \$.....

7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?

Yes [] No []

8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$.....

8.2 State the amount of reserves established for this business: \$.....

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No []

9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$.....

9.2 State the amount of reserves established for this business: \$.....

9.3 Identify where the reserves are reported in the blank:

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non- Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	409,980	682		4,751		404,400	147		
2. Additional contract reserves (a).....	415,488	167,460				248,028			
3. Additional actuarial reserves - Asset/Liability analysis.....	0								
4. Reserve for future contingent benefits.....	0								
5. Reserve for rate credits.....	0								
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	825,468	168,142	0	4,751	0	652,428	147	0	0
8. Reinsurance ceded.....	317,401	85,829		2,373		229,052	147		
9. Totals (Net).....	508,067	82,313	0	2,378	0	423,376	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	97,995	97,995							
11. Additional actuarial reserves - Asset/Liability analysis.....	0								
12. Reserve for future contingent benefits.....	0								
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	97,995	97,995	0	0	0	0	0	0	0
15. Reinsurance ceded.....	89,601	89,601							
16. Totals (Net).....	8,394	8,394	0	0	0	0	0	0	0
17. TOTALS (Net).....	516,461	90,707	0	2,378	0	423,376	0	0	0
18. TABULAR FUND INTEREST.....	37,318	17,799		109		19,410			

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	8,810				8,810	
2. Deposits received during the year.....	0					
3. Investment earnings credited to the account.....	298				298	
4. Other net change in reserves.....	392				392	
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	407				407	
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	9,093	0	0	0	9,093	0
10. Reinsurance balance at the beginning of the year.....	(8,810)				(8,810)	
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	283				283	
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	(9,093)	0	0	0	(9,093)	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	0	0	0	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	0	0	0	0	0	0	0	0	0
2.2 Other:											
2.21 Direct.....	441,364		146,607	275,555					335		18,867
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	428,100		146,607	275,555					195		5,743
2.24 Net.....	13,264	0	0	0	0	0	0	0	140	0	13,124
3. Incurred but unreported:											
3.1 Direct.....	428,557		31,909						3,879		392,769
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	158,513		31,909						2,171		124,433
3.4 Net.....	270,044	0	0	0	0	0	0	0	1,708	0	268,336
4. Totals:											
4.1 Direct.....	869,921	0	178,516	275,555	0	0	0	0	4,214	0	411,636
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	586,613	0	178,516	275,555	0	0	0	0	2,366	0	130,176
4.4 Net.....	283,308	(a) 0	(a) 0	0	0	0	(a) 0	0	1,848	0	281,460

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Supplementary Contracts	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	3,862,420		73,759	67,623					48,748		3,672,290
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	1,269,554		73,759	67,623					31,979		1,096,193
1.4 Net.....	(d) 2,592,866	0	0	0	0	0	0	0	16,769	0	2,576,097
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	869,921	0	178,516	275,555	0	0	0	0	4,214	0	411,636
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	586,613	0	178,516	275,555	0	0	0	0	2,366	0	130,176
2.4 Net.....	283,308	0	0	0	0	0	0	0	1,848	0	281,460
3. Amounts recoverable from reinsurers Dec. 31, current year.....	222,711								1,996		220,715
4. Liability December 31, prior year:											
4.1 Direct.....	785,796		118,060	159,703					8,602		499,431
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	423,797		118,060	159,703					5,353		140,681
4.4 Net.....	361,999	0	0	0	0	0	0	0	3,249	0	358,750
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	259,257								3,581		255,676
6. Incurred benefits:											
6.1 Direct.....	3,946,545	0	134,215	183,475	0	0	0	0	44,360	0	3,584,495
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	1,395,824	0	134,215	183,475	0	0	0	0	27,407	0	1,050,727
6.4 Net.....	2,550,721	0	0	0	0	0	0	0	16,953	0	2,533,768

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

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

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

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

CENTRAL RESERVE LIFE INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			0
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			0
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			0
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.0	.0	.0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....		.375	.375
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....	.55,668		(55,668)
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	1,855,084	1,996,818	141,734
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	.79,093	.79,409	.316
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,989,845	2,076,602	86,757
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	1,989,845	2,076,602	86,757

DETAILS OF WRITE-INS

1101.....			0
1102.....			0
1103.....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Other Receivables.....	.79,093	.79,409	.316
2502.....			0
2503.....			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	.79,093	.79,409	.316

NOTES TO FINANCIAL STATEMENTS**1. Summary of Significant Accounting Policies**

On July 23, 2015, Cigna entered into a definitive agreement to engage in a series of transactions to merge Cigna with Anthem, subject to certain terms, conditions and customary operating covenants, with Anthem continuing as the surviving company. At special shareholders' meetings in December 2015, Cigna shareholders approved the merger with Anthem and Anthem shareholders voted to approve the issuance of shares of Anthem common stock according to the merger agreement.

Consummation of the merger is subject to certain customary conditions, including the receipt of certain necessary governmental and regulatory approvals, and the absence of a legal restraint prohibiting the consummation of the merger. On July 21, 2016, the U.S. Department of Justice ("DOJ") and certain state attorneys general filed a civil antitrust lawsuit in the U.S. District Court for the District of Columbia (the "District Court") seeking to block the merger and, on January 4, 2017, the parties concluded the District Court trial. On February 8, 2017, the District Court issued an order enjoining the proposed merger. Anthem appealed this ruling to the U.S. Court of Appeals for the District of Columbia Circuit (the "Appeals Court"). Additionally, Cigna appealed the District Court ruling following the Chancery Court ruling described below.

On February 14, 2017, Cigna delivered a notice to Anthem terminating the merger agreement and filed suit in the Delaware Court of Chancery (the "Chancery Court") seeking, among other things, declaratory judgment that Cigna's termination of the merger agreement is lawful and that Anthem does not have the right to extend the merger agreement termination date. Later that day, Anthem filed a lawsuit in the Chancery Court against Cigna seeking, among other things, a temporary restraining order to enjoin Cigna from terminating the merger agreement, specific performance and damages, and, on February 15, 2017, the Chancery Court issued an order temporarily enjoining Cigna from terminating the merger agreement. This order will be subject to further review at a preliminary injunction hearing.

a. Accounting Practices and Procedures

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

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures* manual, ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

	SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME					
(1) Central Reserve Life Insurance Company state basis (Page 4, Line 35, Columns 1 &2)	XXX	XXX	XXX	\$ 1,256,207	\$ 1,075,775
(2) State Prescribed Practices that increase/(decrease) NAIC SAP					
(3) State Permitted Practices that increase/(decrease) NAIC SAP					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,256,207	\$ 1,075,775
SURPLUS					
(5) Central Reserve Life Insurance Company state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	\$29,349,633	\$26,433,568
(6) State Prescribed Practices that increase/(decrease) NAIC SAP					
(7) State Permitted Practices that increase/(decrease) NAIC SAP					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 29,349,633	\$ 26,433,568

b. Use of Estimates in the Preparation of the Financial Statements

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

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

c. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company pays dividends to participating policyholders.

In addition, the company uses the following accounting policies:

- 1) – (2) Bonds and Short-term Investments. Investments in bonds and short-term investments are carried at amortized cost, except those in or near default, that are carried at the lesser of cost or fair value. Amortization of bond premium or discount is calculated using the scientific (constant yield) interest method. Bonds containing call provisions are amortized to call date which produces the lowest asset value (yield to worst). Investments with original maturities of one year or less from the time of purchase are classified as short-term. Bonds are considered impaired and their cost basis is written down to fair value through an asset valuation reserve for credit-related losses or an interest maintenance reserve for interest-related losses, when management expects a decline in value to persist (i.e., the decline is other-than-temporary).

NOTES TO FINANCIAL STATEMENTS

(3) Common stocks are carried at fair value, except for common stock of affiliates, which are valued using methods described below.

(4) – (6) -- Not applicable.

(7) Investments in subsidiaries, controlled and affiliated entities are reported using the statutory equity method based on the entity's audited equity prepared using NAIC SAP in accordance with SSAP No. 97, *Investments in Subsidiary, Controlled, and Affiliated Entities*. These entities are presented on the balance sheet as common stock

(8) – (10) -- Not applicable

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

(12) – (13) -- Not applicable

d. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances. As a result of management's evaluation, no conditions, events or trends have been identified that causes substantial doubt as to the ability of the Company to continue as a going concern and, accordingly, the accompanying financial statements have been prepared on the going concern basis

2. Accounting Changes and Corrections of Errors -- Not applicable**3. Business Combinations and Goodwill -- Not applicable****4. Discontinued Operations -- Not applicable****5. Investments****a. – C. -- Not applicable****d. Loan-Backed Securities**

(1) Prepayment assumptions for loan-backed and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.

(2) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis as of December 31, 2016.

(3) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis as of December 31, 2016.

(4) There were no loan-backed and structured securities with a fair value lower than amortized cost as of December 31, 2016.

(5) Management reviews loan-backed and structured securities with a decline in fair value from cost for impairment based on criteria that include:

- Length of time and severity of decline.
- Financial and specific near term prospects of the issuer.
- Changes in the regulatory, economic or general market environment of the issuer's industry or geographic region.
- The Company's intent to sell or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost.

e. - g. Not applicable

NOTES TO FINANCIAL STATEMENTS**h. Restricted Assets**

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year		Percentage	
	Current Year										
	1	2	3	4	5	6	7	8	9	10	11
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Nonadmitted Restricted (5 minus 7)	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0% 0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	-	0% 0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-	0% 0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-	0% 0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-	0% 0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-	0% 0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	-	0% 0%
h. Letter stock or securities restricted as to sale excluding FLBY capital stock	-	-	-	-	-	-	-	-	-	-	0% 0%
i. FHLB Capital Stock	-	-	-	-	-	-	-	-	-	-	0% 0%
j. On deposit with states	4,339,437	-	-	-	4,339,437	4,524,125	(184,688)	-	4,339,437	13%	14%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-	0% 0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	-	0% 0%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	-	0% 0%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	-	0% 0%
o. Total Restricted Assets	<u>\$4,339,437</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$4,339,437</u>	<u>\$4,524,125</u>	<u>\$(184,688)</u>	<u>\$ -</u>	<u>\$4,339,437</u>	<u>13%</u>	<u>14%</u>

(a) Subset of Column 1

(b) Subset of Column 3

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

6. Joint Ventures, Partnerships and Limited Liability Companies -- Not applicable**7. Investment Income****a. Due and accrued is excluded from investment income on the following basis:**

1) Bonds – When investment income due and accrued exceeds 90 days past due.

b. No income was excluded for the years ended December 31, 2016 and 2015

8. Derivative Instruments -- Not applicable**9. Income Taxes****a. The components of the net deferred tax asset (DTA)/liability (DTL) at December 31 are as follows:**

1.

NOTES TO FINANCIAL STATEMENTS

	December 31, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross DTA	2,650,742		2,650,742	2,729,586		2,729,586	(78,844)		(78,844)
(b) Valuation allowance	-	-	-	-	-	-	-	-	-
(c) Adjusted gross DTA (1a - 1b)	2,650,742		2,650,742	2,729,586		2,729,586	(78,844)		(78,844)
(d) Nonadmitted DTA	(1,855,085)		(1,855,085)	(1,996,818)		(1,996,818)	141,733		141,733
(e) Subtotal Net Admitted DTA (1c - 1d)	795,657		795,657	732,768		732,768	62,889		62,889
(f) DTL	(3,838)		(3,838)	(3,340)		(3,340)	(498)		(498)
(g) Net admitted DTA (1e - 1f)	791,819		791,819	729,428		729,428	62,391		62,391

2.

	December 31, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
SSAP 101, paragraphs 11a, 11b, and 11c									
(a) Admitted pursuant to ¶11.a. (loss carrybacks)	791,819		791,819	448,388		448,388	343,431		343,431
(b) Admitted pursuant to ¶11.b. (realization)	0		0	281,040		281,040	(281,040)		(281,040)
1. Realization per ¶11.b.i.	0		0	281,040		281,040	(281,040)		(281,040)
2. Limitation per ¶11.b.ii.			4,283,672						366,521
(c) Admitted pursuant to ¶11.c.	3,838		3,838	3,340		3,340	498		498
(d) Total admitted adjusted gross deferred tax asset (2a+2b+2c)	795,657		795,657	732,768		732,768	62,889		62,889

3.

	2016 Percentage	2015 Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	5211.00%	4335.00%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	28,657,814	25,732,435

4. Impact of tax planning strategies (TPS) on adjusted gross DTAs and net admitted DTAs:

	December 31, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Impact of Tax Planning Strategies									
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
(b) Net admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
(c) Do TPS include a reinsurance strategy?			No			No			

b. Unrecognized DTLs

All deferred tax liabilities have been properly recognized.

c. Current tax and change in deferred tax

1. Current income taxes:

	2016	2015	Change
(a) Current federal income tax expense/(benefit)	492,279	230,557	261,722
(b) Foreign income tax expense/(benefit)	-	-	-
(c) Subtotal	492,279	230,557	261,722
(d) Tax expense/(benefit) on realized capital gains/(losses)	-	-	-
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other, including prior year underaccrual/(overaccrual)	-	-	-
Federal and foreign income taxes incurred	492,279	230,557	261,722

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities are as follows:

2. Deferred tax assets:

	December 31, 2016	December 31, 2015	Change
Other insurance & contract holder liability	4,004	3,934	70
Goodwill & Intangibles	2,419,532	2,646,364	(226,832)
Deferred acquisition cost	171,504	41,238	130,266
Nondeductible Liabilities	8,536	8,017	519
Nonadmitted assets	47,166	27,924	19,242
Investment, net	-	2,109	(2,109)
Gross DTA	2,650,742	2,729,586	(78,844)
Valuation allowance	-	-	-
Adjusted gross DTA	2,650,742	2,729,586	(78,844)
Nonadmitted DTA	(1,855,085)	(1,996,818)	141,733
Admitted DTA	795,657	732,768	62,889

3. Deferred tax liabilities:

	December 31, 2016	December 31, 2015	Change
Investment, Net	318	318	
Other	3,520	3,340	180
Gross DTL	3,838	3,340	498

4.

Net Deferred Tax Assets/Liabilities

791,819 729,428 62,391

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the change in nonadmitted assets is reported separately from the change in net deferred income taxes in the surplus section of the annual statement):

NOTES TO FINANCIAL STATEMENTS

	<u>December 31, 2016</u>	<u>December 31, 2015</u>	<u>Change</u>
Total deferred tax assets	2,650,742	2,729,586	(78,844)
Total deferred tax liabilities	(3,838)	(3,340)	(498)
Net Deferred tax asset/liabilities	2,646,904	2,726,246	(79,342)
Statutory valuation allowance adjustment	-	-	-
Net deferred tax assets/liabilities after SVA	2,646,904	2,726,246	(79,342)
Tax effect of unrealized gains (losses)		-	-
Statutory valuation allowance adjustment allocated to unrealized		-	-
Other intraperiod allocation of deferred tax movement		-	-
Change in net deferred income tax			(79,342)

d. Reconciliation of federal income tax rate to actual effective rate

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes including realized capital gains/losses. The significant items causing this difference are as follows:

	<u>December 31, 2016</u>	<u>Effective Tax Rate</u>
Provision computed at statutory rate	611,970	35.00%
Change in nonadmitted assets	(19,242)	-1.10%
Ceding Commissions	(19,397)	-1.11%
IMR	(1,914)	-0.11%
Other, net	204	0.01%
Total	571,621	32.69%
 Federal and foreign income taxes incurred	492,279	28.15%
Change in deferred income taxes	79,342	4.54%
 Total statutory income taxes	571,621	32.69%

e. Operating loss and tax credit carryforwards

(1) At December 31, 2016, the Company has no net operating loss carry forward and no capital loss carry forward.

(2) Income taxes, ordinary and capital, available for recoupment in the event of future losses include:

<u>Year</u>	<u>Amount</u>
2016	492,279
2015	230,558
2014	113,535

(3) Deposits under IRS Code Section 6603 - not applicable

f. Federal or foreign income tax loss contingencies

(1) The IRS has completed its examination of the Cigna's 2011 and 2012 consolidated federal income tax return. The review, which was completed in the fourth quarter of 2016, had no material impact on the company'

g. Federal income tax return

(1) The Company files a consolidated federal income tax return with its subsidiary Provident American Life and Health Insurance Company.

10. Information Concerning Parent, Subsidiaries and Affiliates and Other Related Parties

a. - c. -- Not applicable

d. At December 31, 2016, the Company reported no amounts due from affiliated companies and \$42,010 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

e. Not applicable

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

(1) The Company's investment portfolio is managed by Cigna Investments, Inc. ("CII"). The Company paid \$10,113 in 2016, related to those services.

(2) The Company and certain related parties have entered into service contracts and cost-sharing arrangements, including an expense sharing agreement in which the parties share expenses for certain shared services. These arrangements include management services, computers, data processing and other services, as well as equipment, supplies and office space. Expenses incurred under these arrangements were \$302,059 in 2016.

(3) Central Reserve Life Insurance Company ("CRLIC") and its wholly owned domestic subsidiary Provident American Life and Health Insurance Company ("PALHIC") have entered into a Consolidated Federal Income Tax Agreement (the Agreement). The Agreement sets forth the method of allocation of federal income taxes for CRLIC and PALHIC. The Agreement provides for immediate reimbursement to companies with net operating losses to the extent that their losses are utilized to reduce consolidated taxable income; while those companies with current taxable income as calculated under federal separate return provisions, are liable for payments determined as if they had each filed a separate return. However, current credit is given for any foreign tax credit, operating loss, or investment tax credit carryovers actually utilized in the current consolidated return.

(4) On February 19, 2013, the Company entered into a line of credit agreement with Cigna Holdings, Inc. ("CHI") under which CRLIC can borrow up to \$10,000,000 from CHI. The agreement provides for two rate/maturity options; a) a variable rate payable on demand or b) a fixed rate with a stated maturity not to exceed 270 days. CRLIC did not borrow under this agreement in 2016.

NOTES TO FINANCIAL STATEMENTS

(5) On February 19, 2013, the Company also entered into a line of credit agreement with Cigna under which Cigna can borrow up to \$10,000,000 from CRLIC. Borrowing terms under this agreement are identical to the terms under the CRLIC/CHI agreement discussed above. Cigna did not borrow under this agreement in 2016.

g. All of The Company's outstanding shares are owed by Cigna Corporation, a Delaware domiciled insurance holding company.

h. – i. -- Not applicable

11. Debt -- Not applicable

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

a. - f. -- Not applicable

g. Consolidated/Holding Company Plans

(1) Employees' Retirement Plan

(a) Effective January 1, 2013, the Company participates in the Cigna 401(k) Plan (the Savings Plan) that is sponsored by Cigna. Employees are eligible to participate in the Savings Plan immediately upon hire; however, a one-year service requirement must be met to receive company contributions. Expense allocated to the Company was \$6,529 in 2016.

(b) Salaried officers and other key employees of the Company are eligible to be awarded shares of Cigna Common Stock in the form of stock options, restricted stock grants, dividend equivalent rights and grants of Cigna Common Stock in lieu of cash payable under various plans.

The People Resources Committee of the Board of Directors of Cigna (the Committee) determines awards under these plans, including grants of restricted stock and stock options and strategic performance shares to certain employees of Cigna and its indirect subsidiaries.

In 2014, the Committee awarded restricted stock and strategic performance shares to eligible officers and employees under various plans. \$1,290 allocated to the Company under the plan in 2016.

(2) Deferred Compensation Plans

(a) The Company offers the Cigna Deferred Compensation Plan to officers and key employees pursuant to which they may defer receipt of all or part of their compensation. The amount of compensation deferred is not funded but represents a general liability of Cigna and participating affiliates including the Company. Currently, deferred cash compensation is credited with interest at the rate paid on contributions to the Fixed Income Fund of the Savings Plan. Certain officers and key employees also have the option of selecting to have deferred cash compensation credited with interest at the rate paid under the Savings Plan's other investment funds. Deferred compensation which would have otherwise been payable in Cigna Common Stock is hypothetically invested in the same number of Common Stock equivalent units as the number of shares which would have been paid if such compensation had not been deferred. An amount equal to cash dividends that would have been paid on such hypothetically invested Common Stock is deemed to have been paid and hypothetically invested in the same way as deferred cash compensation. At a future date or dates selected by each participant, the aggregate of amounts deferred and hypothetical investment results is distributed either in a lump sum or in installments, in which case unpaid installments continue to be credited with interest. Compensation deferred by officers and key employees that was otherwise payable in Common Stock is distributed in Common Stock.

Effective January 25, 1995, the Committee approved a special program to postpone payments to senior executive officers as needed to avoid payments to these officers which would not qualify for a tax deduction because of the provisions of Internal Revenue Code section 162(m), which limits the deductibility of compensation paid to each officer to \$1 million, unless certain exceptions apply.

The Company has not incurred any obligation under the plan as of December 31, 2016.

h. Post-Employment Benefits and Compensated Absences – Not applicable

i. The Medicare Modernization Act

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

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

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

NOTES TO FINANCIAL STATEMENTS

- a. The Company has 3,000,000 shares authorized. 1,250,000 shares issued and outstanding. All shares are class A shares, par value \$2.00 per share.
- b. Not applicable
- c. The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards to policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2016 without prior approval is \$0, as the Company has no earned surplus.
- d. Not applicable
- e. The amount available to dividend in 2017 without prior approval of the Ohio Department of Insurance is \$0 based on earned surplus.
- f. - i -- Not applicable
- j. The portion of unassigned funds (surplus) represented or (reduced) by unrealized gains and losses are \$ 2,985,887.
- k. - m -- Not applicable

14. Contingencies

- a. Contingent Commitments -- Not applicable
- b. Assessments

From time to time, insurance companies may be assessed by various state insurance guaranty funds to help pay for the cost of other insurance companies insolvency's. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2016, the Company held a liability for future assessments of \$229,989. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.

Assets recognized from paid and accrued tax offsets for the year ended December 31, 2016, are as follows:

Balance beginning of year	\$ 104,548
Premium tax offsets accrued	117,185
Premium tax offsets applied	(7,123)
Allowance for unrealizability	<u>(95,611)</u>
Balance, December 31, 2015	<u>\$ 118,999</u>

- c. - e. -- Not applicable
- f. Other Legal Matters.

In the normal course of its business operations, the Company is involved in litigation and other regulatory matters from time to time with claimants, beneficiaries, and other parties. When the Company, in the normal course of its regular review of such matters has determined that a material loss is reasonably possible, the matter is disclosed. In accordance with Statutory Accounting Principles, when litigation or other regulatory matters result in loss contingencies that are both probable and estimable, the Company accrues the estimated loss by a charge to operations. The amount accrued represents management's best estimate of the probable loss at the time. If only a range of estimated losses can be determined, the Company accrues an amount within the range that, in management's judgment, reflects the most likely outcome. If none of the estimates within the range is a better estimate than any other amount, the Company accrues the mid-point of the range.

Management does not believe that litigation or other matters currently pending against the Company would have a material adverse effect on the Company's results of operations, financial condition or liquidity based on its current knowledge of those matters.

Antitrust Litigation. On July 21, 2016, the U.S. Department of Justice ("DOJ") and certain state attorneys general filed a civil antitrust lawsuit in the U.S. District Court for the District of Columbia (the "District Court") seeking to block the merger (see note 1) and, on January 4, 2017, the parties concluded the District Court trial. On February 8, 2017, the District Court issued an order enjoining the proposed merger. Anthem filed a notice of appeal of the District Court's order with the U.S. Court of Appeals for the District of Columbia Circuit (the "Appeals Court") and requested an expedited appeal. On February 17, 2017, the Appeals Court granted Anthem's motion for an expedited appeal and set oral arguments for March 24, 2017. That same day, Cigna filed its notice of appeal of the District Court's order with the Appeals Court.

Litigation with Anthem. On February 14, 2017, Cigna delivered a notice to Anthem terminating the merger agreement, and notifying Anthem that it must pay Cigna the \$1.85 billion reverse termination fee pursuant to the terms of the merger agreement. Also on February 14, 2017, Cigna filed suit against Anthem in the Delaware Court of Chancery (the "Chancery Court"). The complaint sought declaratory judgments that Cigna's termination of the merger agreement was valid and that Anthem was not permitted to extend the termination date. The complaint also sought payment of the reverse termination fee and additional damages in an amount exceeding \$13 billion, which includes the lost premium value to Cigna's shareholders caused by Anthem's willful breaches of the merger agreement.

Also on February 14, 2017, Anthem filed a lawsuit in the Chancery Court against Cigna seeking (i) a temporary restraining order to enjoin Cigna from terminating and taking any action contrary to the terms of the merger agreement, (ii) specific performance compelling Cigna to comply with the merger agreement and (iii) damages. On February 15, 2017, the Chancery Court granted Anthem's motion for a temporary restraining order and issued an order temporarily enjoining Cigna from terminating the Merger Agreement. This is not a decision on the merits of the case, but rather an order to ensure irrevocable actions do not take place before the Chancery Court's substantive review of the issues. Cigna will continue to abide by terms of the merger agreement until the expiration or lifting of the Chancery Court's order and any further review of the case by the Chancery Court. This order will be subject to review by the Chancery Court at a preliminary injunction hearing.

NOTES TO FINANCIAL STATEMENTS

Cigna believes in the merits of their claims and dispute Anthem's claims, and intends to vigorously defend themselves and pursue their claims. The outcomes of lawsuits are inherently unpredictable, and Cigna may be unsuccessful in the ongoing litigation or any future claims or litigation.

Shareholder Litigation. Following announcement of Cigna's merger agreement with Anthem as discussed in Note 1, putative class action complaints (collectively the "complaints" or "Cigna Merger Litigation") were filed by purported Cigna shareholders on behalf of a purported class of Cigna shareholders. Additional lawsuits arising out of or relating to the merger agreement or the merger may be filed in the future.

Cigna, members of the Cigna board of directors, Anthem and Anthem Merger Sub Corp ("Merger Sub") have been named as defendants. The plaintiffs generally assert that the members of the Cigna board of directors breached their fiduciary duties to the Cigna shareholders during merger negotiations and by entering into the merger agreement and approving the merger, and that Cigna, Anthem and Merger Sub aided and abetted such breaches of fiduciary duties. The allegations include, among other things that, (1) the merger consideration undervalues Cigna, (2) the sales process leading up to the merger was flawed due to purported conflicts of interest of members of the Cigna board of directors and (3) certain provisions of the merger agreement inappropriately favor Anthem and inhibit competing bids. Plaintiffs seek, among other things, injunctive relief enjoining the merger, rescission of the merger agreement to the extent already implemented, and costs and damages.

Effective November 24, 2015, solely to avoid the costs, risks and uncertainties inherent in litigation, and without admitting any liability or wrongdoing, Cigna, Cigna's directors, Anthem and Merger Sub entered into a Memorandum of Understanding ("MOU") to settle the Cigna Merger Litigation. Subject to court approval and further definitive documentation in a settlement agreement that will be subject to customary conditions, the MOU resolved the Cigna Merger Litigation and provided that Cigna would make certain additional disclosures related to the merger. If the Court approves the settlement, the Cigna Merger Litigation will be dismissed with prejudice and all claims that were or could have been brought in any actions challenging any aspect of the merger, the merger agreement and any related disclosures will be released. In connection with the settlement, subject to the ultimate determination of the Court, plaintiffs' counsel may receive an award of reasonable fees. There can be no assurance that the parties will ultimately enter into a settlement agreement, or that the Court will approve the settlement even if the parties were to enter into such agreement. The MOU may terminate, if, among other reasons, the Court does not approve the settlement or the merger is not consummated for any reason.

15. Leases -- Not applicable
16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk -- Not applicable
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities -- Not applicable
18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans -- Not applicable
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators --Not applicable
20. Fair Value Measurements

A. Fair Value Measurements

The Company's financial assets measured at fair value include bonds valued at the lower of cost or fair value when reported at fair value at the balance sheet date.

Fair value is defined as the price at which an asset could be exchanged in an orderly transaction between market participants at the balance sheet date. The Company's financial assets have been classified based upon a hierarchy defined by SAP. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a financial asset or liability carried at fair value would be classified in Level 3 if unobservable inputs were significant to the instrument's fair value, even though the measurement may be derived using inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

Level 1	Inputs for instruments classified in Level 1 include unadjusted quoted prices for identical assets in active markets accessible at the measurement date. Active markets provide pricing data for trades occurring at least weekly and include exchanges and dealer markets.
Level 2	Inputs for instruments classified in Level 2 include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are market observable or can be corroborated by market data for the term of the instrument. Such other inputs include market interest rates and volatilities, spreads and yield curves. An instrument is classified in Level 2 if the Company determines that unobservable inputs are insignificant. Level 2 assets primarily include corporate bonds valued using recent trades of similar securities or pricing models that discount future cash flows at estimated market interest rates.
Level 3	Certain inputs for instruments classified in Level 3 are unobservable (supported by little or no market activity) and significant to their resulting fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

1. Fair Value Measurements at Reporting Date – None

NOTES TO FINANCIAL STATEMENTS

2. Fair Value Measurements in Level 3 of the Fair Value Hierarchy – None

3. Level 3 Transfers – None

4. Valuation Techniques and Inputs

The Company estimates fair values using prices from third parties or internal pricing methods. Fair value estimates received from third-party pricing services are based on reported trade activity and quoted market prices when available, and other market information that a market participant may use to estimate fair value. Such other inputs include market interest rates and volatilities, spreads, and yield curves. The internal pricing methods are performed by the Company's investment professionals and generally involve using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality, as well as other qualitative factors. In instances where there is little or no market activity for the same or similar instruments, the fair value is estimated using methods, models, and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price. These valuation techniques involve some level of estimation and judgment that becomes significant with increasingly complex instruments or pricing models.

B. Other Fair Value Disclosures

The Company provides additional fair value information in Notes 1 and 5.

C. Aggregate Fair Value of All Financial Instruments

The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2016 and 2015.

Financial Assets	Aggregate Fair Value	Admitted Assets	Quoted Prices in Active Markets for Identical Assets (Level 1)		Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Not Practicable (Carrying Value)
December 31, 2016							
Bonds	\$ 10,296,251	\$ 10,342,177	\$ 4,300,977	\$ 5,995,274	\$ -	\$ -	\$ -
Cash, Cash Equivalents, and Short-Term Investments	\$ 1,155,114	\$ 1,155,114	\$ 151,160	\$ 1,003,954	\$ -	\$ -	\$ -
Total	\$ 11,451,365	\$ 11,497,291	\$ 4,452,137	\$ 6,999,228	\$ -	\$ -	\$ -
December 31, 2015							
Bonds	\$ 4,836,607	\$ 4,829,158	\$ 4,836,607	\$ -	\$ -	\$ -	\$ -
Cash, Cash Equivalents, and Short-Term Investments	\$ 6,315,922	\$ 6,315,922	\$ 294,051	\$ 6,021,871	\$ -	\$ -	\$ -
Total	\$ 11,152,529	\$ 11,145,080	\$ 5,130,658	\$ 6,021,871	\$ -	\$ -	\$ -

The following valuation methodologies and significant assumptions are used by the Company to determine fair value for each instrument.

Bonds

The methods and significant assumptions used to estimate the fair value of bonds are described in A4 above.

Short-Term Investments, Cash Equivalents, and Cash

Short-term investments, cash equivalents, and cash are carried at cost which approximates fair value. Short-term investments and cash equivalents are classified in Level 2 and cash is classified in Level 1.

D. Disclosures about Financial Instruments Not Practicable to Estimate Fair Value – None

21. Other Items

a. – b. -- Not applicable

c. Other disclosures

Assets in the amount of \$4,339,437 and \$4,524,125 at December 31, 2016 and 2015, respectively, were on deposit with government authorities or trustees as required by law or in accordance with the terms of various reinsurance agreements.

d. – h. -- Not applicable

22. Events Subsequent – Management has evaluated the financial statements for subsequent events through February 24, 2017, the date financial statements were available to be issued.

23. Reinsurance

a. Ceded Reinsurance Report

(1) Section 1 - General Interrogatories

(a) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?
Yes () No (X)

NOTES TO FINANCIAL STATEMENTS

If yes, give full details.

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

If yes, give full details.

(2) Section 2 - Ceded Reinsurance Report - Part A

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

(i) If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$_____

(ii) What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$_____

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

If yes, give full details.

(3) Section 3 - Ceded Reinsurance Report - Part B

(a) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$_____

(b) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?
 Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$_____

b. – d. -- Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination -- Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2015 were \$354,532. As of December 31, 2016, \$289,259 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$2,288 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement lines of insurance. Therefore, there has been a \$62,985 favorable prior year development since December 31, 2015 to December 31, 2016. The change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements -- Not applicable

27. Structured Settlements -- Not applicable

28. Health Care Receivables -- Not applicable

29. Participating Policies

NOTES TO FINANCIAL STATEMENTS

- a. There were no participating policies in force at December 31, 2016. All life business in force is ceded under a 100% coinsurance agreement.
- b. Policyholder dividends are recognized on the policy's anniversary.
- c. Dividends to policyholders in 2015 were \$1,737 all of which is ceded to another company.
- d. There is no additional income allocated to participating policyholders at December 31, 2016.

30. Premium Deficiency Reserves -- Not applicable

31. Reserves for Life Contracts and Annuity Contracts

- a. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- b. Extra premiums are charged for substandard lives. Reserves are based on a combination of mean reserves for substandard lives and the gross premiums charged for such.
- c. As of December 31, 2016, the Company had \$3,359,403 of insurance in force, all of which is 100% ceded, for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$70,933 at year-end and are reported in Exhibit 5, Miscellaneous Reserves section.
- d. Methods used to determine tabular interest, reserves released in tabular cost is not applicable
- e. As of December 31, 2016, for the determination of tabular interest on funds falling under the category of not involving life contingencies, for each valuation rate of interest, the tabular interest equals the actual interest credited on each contract during the year. The total amount of such interest is entered under Exhibit 7, line 3.
- f. The changes in column 5 of \$392 is due to data differences/inconsistencies.

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
a. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ -	\$ -	\$ -	\$ -	-
(2) At book value less current surrender charge of 5% or more	-	-	-	-	-
(3) At fair value	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
(4) Total with adjustment or at fair value (total of 1 through 3)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
(5) At book value without adjustment	<u>8,440,532</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>98.4%</u>
b. Not subject to discretionary withdrawal	<u>119,672</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1.6%</u>
c. Total (gross: direct + assumed)	<u>8,560,204</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>100.00%</u>
d. Reinsurance Ceded	<u>(8,560,204)</u>	<u>-</u>	<u>-</u>	<u>-</u>	
e. Total (net)* (c) - (d)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

f.	Amount
Life & Accident & Health Annual Statement:	
Exhibit 5, Annuities Section,	
1. Total (net)	\$ -
Exhibit 5, Supplementary Contracts with Life Contingencies Section,	-
2. Total (net)	-
Exhibit 7, Deposit-Type Contracts, Line 14, Column	-
3. 1	-
4. Subtotal	-
Separate Accounts Annual Statement:	
Exhibit 3, Line 0299999,	
5. Column2	-
Exhibit 3, Line 0399999,	-
6. Column2	-
7. Policyholder divided and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	-
12. Combined Total	\$ -

NOTES TO FINANCIAL STATEMENTS

g. Not applicable

33. Premium and Annuity Considerations Deferred and Uncollected

a. Not applicable

34. Separate Accounts -- Not applicable

35. Loss/Claim Adjustment Expenses

At December 31, 2016 and 2015, provision for LAE totaled \$13,030 and \$15,866 respectively

The Company incurred \$78,892 and paid \$81,728 of loss adjustment expenses in the current year of which \$13,306 of the paid amount was attributable to insured events of prior years.

The company did not materially increase or decrease the provision for LAE related to insured events of the prior year.

CENTRAL RESERVE LIFE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES****GENERAL**

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

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2013

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2013

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/20/2015

3.4 By what department or departments? Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

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

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [] No [X]

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

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,

7.21 State the percentage of foreign control %

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? PriceWaterhouseCoopers LLP, Two Commerce Square, 2001 Market Square, Philadelphia, PA 19103-7041

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

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

10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []

10.6 If the response to 10.5 is no or n/a, please explain: The Audit Committee of Connecticut General Corporation will serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.

CENTRAL RESERVE LIFE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES**

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Susan Eadaoine Buck,ASA,MAAA,CERA, Appointed Actuary, 11200 Lakeline Blvd, Suite 100, Austin, TX 78717

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company _____
 12.12 Number of parcels involved _____
 12.13 Total book/adjusted carrying value \$ _____ 0

12.2 If yes, provide explanation

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No []
 17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
 18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 20.11 To directors or other officers \$ _____ 0
 20.12 To stockholders not officers \$ _____ 0
 20.13 Trustees, supreme or grand (Fraternal only) \$ _____ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
 20.21 To directors or other officers \$ _____ 0
 20.22 To stockholders not officers \$ _____ 0
 20.23 Trustees, supreme or grand (Fraternal only) \$ _____ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [] No [X]
 21.2 If yes, state the amount thereof at December 31 of the current year:
 21.21 Rented from others \$ _____
 21.22 Borrowed from others \$ _____
 21.23 Leased from others \$ _____
 21.24 Other \$ _____

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [X] No []
 22.2 If answer is yes:
 22.21 Amount paid as losses or risk adjustment \$ _____
 22.22 Amount paid as expenses \$ _____ (219)
 22.23 Other amounts paid \$ _____

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____ 0

CENTRAL RESERVE LIFE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES****INVESTMENT**

24.01 Were all of stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No []

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

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

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

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ _____

24.06 If answer to 24.04 is no, report amount of collateral for other programs \$ _____

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

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

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

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ _____ 0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ _____ 0

24.103 Total payable for securities lending reported on the liability page: \$ _____ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.) Yes [X] No []

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

25.21 Subject to repurchase agreements \$ _____ 0

25.22 Subject to reverse repurchase agreements \$ _____ 0

25.23 Subject to dollar repurchase agreements \$ _____ 0

25.24 Subject to reverse dollar repurchase agreements \$ _____ 0

25.25 Placed under option agreements \$ _____ 0

25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock \$ _____ 0

25.27 FHLB Capital Stock \$ _____ 0

25.28 On deposit with states \$ _____ 4,339,437

25.29 On deposit with other regulatory bodies \$ _____ 0

25.30 Pledged as collateral – excluding collateral pledged to an FHLB \$ _____ 0

25.31 Pledged as collateral to FHLB – including assets backing funding agreements \$ _____ 0

25.32 Other \$ _____ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$ _____

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

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

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

27.2 If yes, state the amount thereof at December 31 of the current year: \$ _____

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase, N.A.	4 Chase MetroTech Center, Brooklyn, NY 11245

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

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

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

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

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

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ("...that have access to the investment accounts", "... handle securities").

1 Name of Firm or Individual	2 Affiliation
Cigna Investments, Inc.	A

CENTRAL RESERVE LIFE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES**

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?

Yes [] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?

Yes [] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
105811	Cigna Investments, Inc.		SEC	DS

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

Yes [] No [X]

29.2 If yes, complete the following schedule:

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

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
30.1			
30.2			
30.3			

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	11,346,131	11,300,210	(45,921)
30.2	Preferred Stocks	0	0	0
30.3	Totals	11,346,131	11,300,210	(45,921)

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

Fair values are based on quoted market prices when available. When market prices are not available, fair value is generally estimated using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality. In instances where there is little or no market activity for the same or similar instruments, the Company estimates fair value using methods, models and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price. These valuation techniques involve some level of estimation and judgment by the Company which become significant with increasingly complex instrument or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model or input used.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No []

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

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] No []

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 0

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

1 Name	2 Amount Paid
	\$

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

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

1 Name	2 Amount Paid
	\$

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

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

1 Name	2 Amount Paid
	\$

CENTRAL RESERVE LIFE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 2 – LIFE INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [X] No []	
1.2	If yes, indicate premium earned on U.S. business only.	\$ 5,486,644	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0	
1.3	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ 0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 3,482,759	
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$ 0	
1.62	Total incurred claims	\$ 0	
1.63	Number of covered lives	\$ 0	
	All years prior to most current three years:		
1.64	Total premium earned	\$ 5,486,644	
1.65	Total incurred claims	\$ 3,482,759	
1.66	Number of covered lives	\$ 1,334	
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$ 0	
1.72	Total incurred claims	\$ 0	
1.73	Number of covered lives	\$ 0	
	All years prior to most current three years:		
1.74	Total premium earned	\$ 0	
1.75	Total incurred claims	\$ 0	
1.76	Number of covered lives	\$ 0	
2.	Health Test:		
		1 Current Year	2 Prior Year
2.1	Premium Numerator	\$ 3,939,022	\$ 4,665,505
2.2	Premium Denominator	\$ 3,943,420	\$ 4,712,787
2.3	Premium Ratio (2.1/2.2)	99.888	98.997
2.4	Reserve Numerator	\$ 693,288	\$ 851,997
2.5	Reserve Denominator	\$ 799,769	\$ 1,508,900
2.6	Reserve Ratio (2.4/2.5)	86.686	56.465
3.1	Does the reporting entity have Separate Accounts?	Yes [] No [X]	
3.2	If yes, has a Separate Accounts statement been filed with this Department	Yes [] No [] N/A[X]	
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$ 0	
3.4	State the authority under which Separate Accounts are maintained:		
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [] No []	
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [] No []	
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?	\$ 0	
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)"?	Yes [X] No []	
4.2	Net reimbursement of such expenses between reporting entities:		
4.21	Paid	\$ 302,059	
4.22	Received	\$ 0	
5.1	Does the reporting entity write any guaranteed interest contracts?	Yes [] No [X]	
5.2	If yes, what amount pertaining to these items is included in:		
5.21	Page 3, Line 1	\$ 0	
5.22	Page 4, Line 1	\$ 0	
6.	For stock reporting entities only:		
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$ 39,862,110	
7.	Total dividends paid stockholders since organization of the reporting entity:		
7.11	Cash	\$ 27,613,250	

CENTRAL RESERVE LIFE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 2 – LIFE INTERROGATORIES**

7.12 Stock \$ 12,000,000

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

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

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

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

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

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

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

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$ 0

9.1 Does the reporting entity have variable annuities with guaranteed benefits? Yes [] No [X]

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

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

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

10.1 Amount of loss reserves established by these annuities during the current year: \$ 0

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

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

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ 0

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

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

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

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

13.1 Direct premiums written \$ 591,883

13.2 Total incurred claims \$ 134,215

13.3 Number of covered lives 1,194

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

CENTRAL RESERVE LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

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

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

	1 2016	2 2015	3 2014	4 2013	5 2012
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	7,936	8,372	8,894	9,803	11,527
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	28,440	31,255	33,613	35,906	39,616
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	36,376	39,627	42,507	45,709	51,143
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....					
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....					(5,753,051)
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....					121,520
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	36,555	37,143	37,732	39,003	53,996
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	3,906,865	4,675,644	5,473,656	6,462,781	7,556,664
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	3,943,420	4,712,787	5,511,388	6,501,784	1,979,129
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	30,572,832	28,288,754	25,755,074	22,995,288	30,087,316
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	1,223,199	1,855,186	2,097,913	2,054,541	2,638,857
23. Aggregate life reserves (Page 3, Line 1).....					
24. Aggregate A&H reserves (Page 3, Line 2).....	516,461	1,160,191	1,136,424	1,138,454	1,173,409
25. Deposit-type contract funds (Page 3, Line 3).....					
26. Asset valuation reserve (Page 3, Line 24.01).....	15,490	8,975	5,347	3,763	75
27. Capital (Page 3, Lines 29 & 30).....	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37).....	26,849,633	23,933,568	21,157,161	18,440,747	24,948,459
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	310,664	670,596	795,346	1,062,475	(3,415,454)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	29,390,339	26,461,863	23,679,017	20,963,663	27,463,577
31. Authorized control level risk-based capital.....	548,776	593,562	970,488	896,243	844,065
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	35.0	17.6	28.2	20.4	14.5
33. Stocks (Lines 2.1 and 2.2).....	61.1	59.5	58.5	57.4	71.1
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	3.9	23.0	13.3	22.1	14.5
37. Contract loans (Line 6).....					
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

CENTRAL RESERVE LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....	18,066,957	16,352,578	14,589,119	12,798,822	20,337,458
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	18,066,957	16,352,578	14,589,119	12,798,822	20,337,458
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	1,989,845	2,076,602	2,303,917	3,405,901	2,945,950
53. Total admitted assets (Page 2, Line 28, Col. 3).....	30,572,832	28,288,754	25,755,074	22,995,288	30,087,316
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	171,976	98,875	57,133	77,698	229,217
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....					(34,940)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	1,714,379	1,763,459	1,790,297	2,461,365	5,742,449
57. Total of above Lines 54, 55 and 56.....	1,886,355	1,862,334	1,847,430	2,539,063	5,936,726
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....					284,598
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	2,550,722	2,959,779	3,725,349	4,346,005	5,067,843
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....					(1,461,416)
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	(646,306)	23,767	(2,030)	(34,955)	(77,126)
62. Dividends to policyholders (Line 30, Col 1).....					879
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	7.2	7.4	8.9	12.2	47.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	7.9	5.4	4.9	8.0	4.7
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	.49.7	.63.9	.67.9	.66.8	.66.1
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	.0.1	.0.2			
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	.11.7	.10.8	.13.0	.15.2	.15.6
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	.1,892	.3,225	.12,500	.13,888	(28,108)
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	.8,916	.9,328	.10,261	.12,325	.15,314
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	.289,655	.315,372	.473,829	.453,917	.550,607
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	.345,616	.481,253	.461,471	.557,457	.603,011
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	.3,552	(860)	(1,665)	(2,294)	(2,760,191)
74. Ordinary - individual annuities (Col. 4).....					.2,869,576
75. Ordinary - supplementary contracts (Col. 5).....					.107,977
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....					
78. Group annuities (Col. 8).....					
79. A&H - group (Col. 9).....	.441,245	(31,507)	(42,774)	(51,139)	.44,790
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	.811,408	1,108,142	1,051,017	1,196,367	2,751,750
82. Aggregate of all other lines of business (Col. 12).....			(9,842)	(49,044)	(7,963)
83. Total (Col. 1).....	1,256,205	1,075,775	996,736	1,093,890	3,005,939

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

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Number of Policies	8 Certificates	
1. In force end of prior year.....				1,300	39,627				39,627
2. Issued during year.....									0
3. Reinsurance assumed.....									0
4. Revived during year.....				.2	232				232
5. Increased during year (net).....									0
6. Subtotals, Lines 2 to 5.....	0	0	2	232	0	0	0	0	232
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX	0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	1,302	39,859	0	0	0	0	39,859
Deductions during year:									
10. Death.....				33	229		XXX		229
11. Maturity.....							XXX		0
12. Disability.....							XXX		0
13. Expiry.....				14	235				235
14. Surrender.....				13	227				227
15. Lapse.....				48	2,781				2,781
16. Conversion.....							XXX	XXX	0
17. Decreased (net).....					11				11
18. Reinsurance.....									0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	108	3,483	0	0	0	0	3,483
21. In force end of year (Line 9 minus Line 20).....	0	0	1,194	36,376	0	0	0	0	36,376
22. Reinsurance ceded end of year.....	XXX		XXX	36,376	XXX		XXX	XXX	36,376
23. Line 21 minus Line 22.....	XXX	0	XXX	0	XXX	(b) 0	XXX	XXX	0

DETAILS OF WRITE-INS

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

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

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

CENTRAL RESERVE LIFE INSURANCE COMPANY**EXHIBIT OF LIFE INSURANCE (continued)**

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	XXX.....		XXX.....	6.....
25. Other paid-up insurance.....			36.....	.92.....
26. Debit ordinary insurance.....	XXX.....	XXX.....		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....			64.....	188.....
28. Term policies-other.....			.414.....	27,879.....
29. Other term insurance-decreasing.....	XXX.....		XXX.....	
30. Other term insurance.....	XXX.....		XXX.....	
31. Totals (Lines 27 to 30).....	0.....	0.....	.478.....	28,067.....
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....		XXX.....	
33. Totals, extended term insurance.....	XXX.....	XXX.....	47.....	374.....
34. Totals, whole life and endowment.....			.669.....	7,936.....
35. Totals (Lines 31 to 34).....	0.....	0.....	1,194.....	36,377.....

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....			.36,243.....	133.....
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	0.....	0.....	.36,243.....	133.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	150.....
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....			139.....	11,436.....				
49. Disability Income.....								
50. Extended Benefits.....			XXX.....	XXX.....				
51. Other.....								
52. Total.....	0.....	(b).....	0.....	139.....	(b).....	11,436.....	0.....	(b).....

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

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

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

SUPPLEMENTARY CONTRACTS

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

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	189	70,642			2,058	6,444,505
2. Issued during year.....	7	2,756				
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX.....		XXX.....		XXX.....
5. Total (Lines 1 to 4).....	196	XXX.....	0	XXX.....	2,058	XXX.....
Deductions during year:						
6. Conversions.....		XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
7. Decreased (net).....	51	XXX.....			327	XXX.....
8. Reinsurance ceded.....		XXX.....		XXX.....		XXX.....
9. Totals (Lines 6 to 8).....	51	XXX.....	0	XXX.....	327	XXX.....
10. In force end of year.....	145	(a).....56,884	0	(a).....	1,731	(a).....5,334,575

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

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

CENTRAL RESERVE LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	Active Status	Direct Business Only					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
		2	3 Annuity Considerations				
1. Alabama.....	.AL	18,542	2,400	34,414		55,356	
2. Alaska.....	.AK	710				710	
3. Arizona.....	.AZ	7,128		21,532		28,660	
4. Arkansas.....	.AR	8,034		31,138		39,172	
5. California.....	.CA	12		2,632		2,644	
6. Colorado.....	.CO	3,185		5,713		8,898	
7. Connecticut.....	.CT	N				0	
8. Delaware.....	.DE	L	413		313	726	
9. District of Columbia.....	.DC	N	710			710	
10. Florida.....	.FL	N	7,005		17,217	24,222	
11. Georgia.....	.GA	L	600		20,113	20,713	
12. Hawaii.....	.HI	N				0	
13. Idaho.....	.ID	N	265			265	
14. Illinois.....	.IL	L	28,224		379,044	407,268	
15. Indiana.....	.IN	L	43,817	2,700	227,757	274,274	
16. Iowa.....	.IA	L	3,635		90,283	93,918	
17. Kansas.....	.KS	L	36,420	1,200	302,366	339,986	
18. Kentucky.....	.KY	L	2,084		49,848	51,932	
19. Louisiana.....	.LA	L	301		13,507	13,808	
20. Maine.....	.ME	N				0	
21. Maryland.....	.MD	N	826		5,162	5,988	
22. Massachusetts.....	.MA	L				0	
23. Michigan.....	.MI	N	10,555	2,388	6,115	19,058	
24. Minnesota.....	.MN	N			2,361	2,361	
25. Mississippi.....	.MS	L	815		14,698	15,513	
26. Missouri.....	.MO	L	30,850		111,411	142,261	
27. Montana.....	.MT	L			172,190	172,190	
28. Nebraska.....	.NE	L			435,423	435,423	
29. Nevada.....	.NV	L	1,113		6,420	7,533	
30. New Hampshire.....	.NH	N				0	
31. New Jersey.....	.NJ	N	64		2,972	3,036	
32. New Mexico.....	.NM	L				0	
33. New York.....	.NY	N				0	
34. North Carolina.....	.NC	L	101,657		597,510	699,167	
35. North Dakota.....	.ND	L	726		77,779	78,505	
36. Ohio.....	.OH	L	101,442	90,330	212,660	404,432	
37. Oklahoma.....	.OK	L	5,803		43,134	48,937	
38. Oregon.....	.OR	L			16,521	16,521	
39. Pennsylvania.....	.PA	L	6,564	13,200	262,364	282,128	
40. Rhode Island.....	.RI	N				0	
41. South Carolina.....	.SC	L	15,418		240,575	255,993	
42. South Dakota.....	.SD	L	632		17,055	17,687	
43. Tennessee.....	.TN	L	16,855		136,036	152,891	
44. Texas.....	.TX	L	33,056		532,746	565,802	
45. Utah.....	.UT	L	2,739			2,739	
46. Vermont.....	.VT	N				0	
47. Virginia.....	.VA	L	78,069		1,434,186	1,512,255	
48. Washington.....	.WA	N			8,639	8,639	
49. West Virginia.....	.WV	L	11,691	600	13,370	25,661	
50. Wisconsin.....	.WI	L			13,252	13,252	
51. Wyoming.....	.WY	L			53,216	53,216	
52. American Samoa.....	.AS	N				0	
53. Guam.....	.GU	N				0	
54. Puerto Rico.....	.PR	N				0	
55. US Virgin Islands.....	.VI	N				0	
56. Northern Mariana Islands.....	.MP	N				0	
57. Canada.....	.CAN	N				0	
58. Aggregate Other Alien.....	.OT	XXX	0	0	0	0	0
59. Subtotal.....		(a) 34	579,960	112,818	5,611,672	6,304,450	0
90. Reporting entity contributions for employee benefit plans.....		XXX				0	
91. Dividends or refunds applied to purchase paid-up additions and annuities.....		XXX				0	
92. Dividends or refunds applied to shorten endowment or premium paying period.....		XXX				0	
93. Premium or annuity considerations waived under disability or other contract provisions.....		XXX	1,495		417	1,912	
94. Aggregate other amounts not allocable by State.....		XXX	0	0	0	0	0
95. Totals (Direct Business).....		XXX	581,455	112,818	5,612,089	6,306,362	0
96. Plus reinsurance assumed.....		XXX				0	
97. Totals (All Business).....		XXX	581,455	112,818	5,612,089	6,306,362	0
98. Less reinsurance ceded.....		XXX	581,455	112,818	1,773,141	2,467,414	
99. Totals (All Business) less reinsurance ceded.....		XXX	0	0	(b) 3,838,948	3,838,948	0

DETAILS OF WRITE-INS

58001.....	XXX					0	
58002.....	XXX					0	
58003.....	XXX					0	
58998. Summ. of remaining write-ins for line 58 from overflow page.....	XXX	0	0	0	0	0	0
58999. Total (Lines 58001 through 58003 plus 58998) (Line 58 above).....	XXX	0	0	0	0	0	0
9401.....	XXX					0	
9402.....	XXX					0	
9403.....	XXX					0	
9498. Summ. of remaining write-ins for line 94 from overflow page.....	XXX	0	0	0	0	0	0
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above).....	XXX	0	0	0	0	0	0

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

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

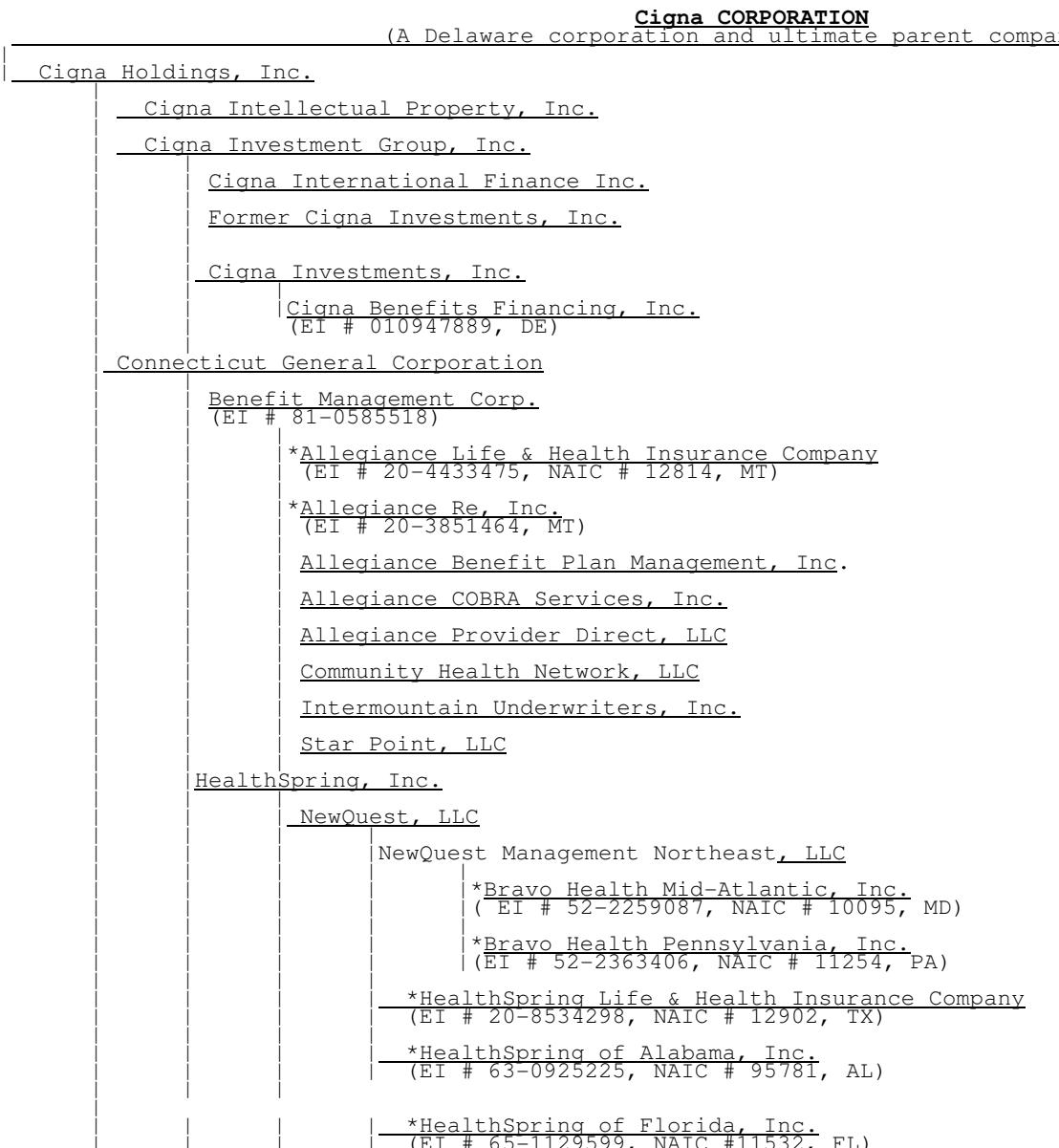
Premiums are allocated to the state in which the related policy or certificate holder resides.

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

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

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

The following is a listing identifying and indicating the interrelationships among all affiliated insurers (identified by an asterisk, and if such insurer is incorporated in the United States of America, by a Federal Employer Identification Number, NAIC Company Code and Jurisdiction of Incorporation) and all other affiliates, as of December 31, 2016:



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

		<u>NewQuest Management of Illinois, LLC</u> <u>NewQuest Management of Florida, LLC</u> <u>HealthSpring Management of America, LLC</u> <u>NewQuest Management of West Virginia, LLC</u> <u>TexQuest, LLC</u> <u>HouQuest, LLC</u> <u>GulfQuest, LP</u> <u>NewQuest Management of Alabama, LLC</u> <u>HealthSpring USA, LLC</u> <u>HealthSpring Management, Inc.</u> <u>HealthSpring of Tennessee, Inc.</u> (EI # 62-1593150, NAIC # 11522, MD) <u>Tennessee Quest, LLC</u> <u>HealthSpring Pharmacy Services, LLC</u> <u>HealthSpring Pharmacy of Tennessee, LLC</u> <u>Home Physicians Management, LLC</u> <u>Alegis Care Services, LLC</u>
51.1		<u>*Cigna Arbor Life Insurance Company</u> (EI # 03-0452349, NAIC # 13733, CT) <u>Cigna Behavioral Health, Inc.</u> <u>Cigna Behavioral Health of California, Inc.</u> (EI# 94-3107309) <u>Cigna Behavioral Health of Texas, Inc.</u> (EI# 75-2751090) <u>MCC Independent Practice Association of New York, Inc.</u> <u>Cigna Dental Health, Inc.</u> <u>Cigna Dental Health of California, Inc.</u> (EI# 59-2600475, CA)
		<u>Cigna Dental Health of Colorado, Inc.</u> (EI# 59-2675861, NAIC # 11175, CO) <u>Cigna Dental Health of Delaware, Inc.</u> (EI# 59-2676987, NAIC # 95380, DE) <u>Cigna Dental Health of Florida, Inc.</u> (EI# 59-1611217, NAIC # 52021, FL) <u>Cigna Dental Health of Illinois, Inc.</u> (EI# 06-1351097, IL) <u>Cigna Dental Health of Kansas, Inc.</u> (EI# 59-2625350, NAIC # 52024, KS) <u>Cigna Dental Health of Kentucky, Inc.</u>

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

	(EI# 59-2619589, NAIC # 52108, KY) <u>Cigna Dental Health of Missouri, Inc.</u> (EI#06-1582068, NAIC # 11160, MO)
	<u>Cigna Dental Health of New Jersey, Inc.</u> (EI# 59-2308062, NAIC # 11167, NJ)
	<u>Cigna Dental Health of North Carolina, Inc.</u> (EI# 56-1803464, NAIC # 95179, NC)
	<u>Cigna Dental Health of Ohio, Inc.</u> (EI# 59-2579774, NAIC # 47805, OH)
	<u>Cigna Dental Health of Pennsylvania, Inc.</u> (EI# 52-1220578, NAIC # 47041, PA)
	<u>Cigna Dental Health of Texas, Inc.</u> (EI# 59-2676977, NAIC # 95037, TX)
	<u>Cigna Dental Health of Virginia, Inc.</u> (EI# 52-2188914, NAIC # 52617, VA)
	<u>Cigna Dental Health Plan of Arizona, Inc.</u> (EI# 86-0807222, NAIC # 47013, AZ)
	<u>Cigna Dental Health of Maryland, Inc.</u> (EI#20-2844020, NAIC #48119, MD)
51.2	<u>Cigna Health Corporation</u>
	<u>Healthsource, Inc.</u>
	<u>Cigna HealthCare of Arizona, Inc.</u> (EI# 86-0334392, NAIC#95125, AZ)
	<u>Cigna HealthCare of California, Inc.</u> (EI# 95-3310115, CA)
	<u>Cigna HealthCare of Colorado, Inc.</u> (EI# 84-1004500, NAIC # 95604, CO)
	<u>Cigna HealthCare of Connecticut, Inc.</u> (EI# 06-1141174, NAIC # 95660, CT)
	<u>Cigna HealthCare of Florida, Inc.</u> (EI# 59-2089259, NAIC # 95136, FL)
	<u>Cigna HealthCare of Illinois, Inc.</u> (EI# 36-3385638, NAIC # 95602, IL)
	<u>Cigna HealthCare of Maine, Inc.</u> (EI# 01-0418220, NAIC # 95447, ME)
	<u>Cigna HealthCare of Massachusetts, Inc.</u> (EI# 02-0402111, NAIC # 95220, MA)
	<u>Cigna HealthCare Mid-Atlantic, Inc.</u> (EI# 52-1404350, NAIC # 95599, MD)
	<u>Cigna HealthCare of New Hampshire, Inc.</u> (EI# 02-0387749, NAIC # 95493, NH)
	<u>Cigna HealthCare of New Jersey, Inc.</u> (EI# 22-2720890, NAIC # 95500, NJ)
	<u>Cigna HealthCare of Pennsylvania, Inc.</u> (EI# 23-2301807, NAIC # 95121, PA)

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

		<u>Cigna HealthCare of St. Louis, Inc.</u> (EI# 36-3359925, NAIC # 95635, MO)
		<u>Cigna HealthCare of Utah, Inc.</u> (EI# 62-1230908, NAIC # 95518, UT)
		<u>Cigna HealthCare of Georgia, Inc.</u> (EI# 58-1641057, NAIC # 96229, GA)
		<u>Cigna HealthCare of Texas, Inc.</u> (EI# 74-2767437, NAIC # 95383, TX)
		<u>Cigna HealthCare of Indiana, Inc.</u> (EI# 35-1679172, NAIC # 95525, IN)
		<u>Cigna HealthCare of Tennessee, Inc.</u> (EI# 62-1218053, NAIC # 95606, TN)
		<u>Cigna HealthCare of North Carolina, Inc.</u> (EI# 56-1479515, NAIC# 95132, NC)
		<u>Cigna HealthCare of South Carolina, Inc.</u> (EI# 06-1185590, NAIC # 95708, SC)
		<u>*Temple Insurance Company Limited</u>
		<u>Arizona Health Plan, Inc.</u>
		<u>Healthsource Properties, Inc.</u>
		<u>Managed Care Consultants, Inc.</u>
		<u>Cigna Benefit Technology Solutions, Inc.</u>
		<u>Sagamore Health Network, Inc.</u>
		<u>Cigna Healthcare Holdings, Inc.</u> (EI# 84-0985843)
		<u>Great-West Healthcare of Illinois, Inc.</u> (EI# 93-1174749, NAIC 95388, IL)
		<u>Cigna Healthcare, Inc.</u>
		<u>*Cigna Life Insurance Company of New York</u> (EI# 13-2556568, NAIC # 64548, NY)
		<u>*Connecticut General Life Insurance Company</u> (EI# 06-0303370, NAIC # 62308, CT)
		<u>CG Mystic Center LLC</u>
		<u>Station Landing LLC</u>
		<u>CG Mystic Land LLC</u>
		<u>CG Skyline, LLC</u>
		<u>Skyline ND/CG LLC</u>
		<u>Skyline Mezzanine Borrower, LLC</u>
		<u>Skyline at Station Landing, LLC</u>
		<u>Careallies, LLC</u>
		<u>CG Bayport LLC</u>
		<u>Bayport Colony Apartments LLC</u>

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Cigna Onsite Health, LLC
Gillette Ridge Community Council, Inc.
Gillette Ridge Golf LLC
Hazard Center Investment Company LLC

Tel-Drug of Pennsylvania, LLC

GRG Acquisitions LLC
Cigna Affiliates Realty Investment Group, LLC
(EI# 27-5402196, DE)
 |
 CR Longwood Investors, LP
 |
 ND/CR Longwood LLC
 |
 ARE/ND/CR Longwood LLC
Secon Properties, LP
Transwestern Federal Holdings, L.L.C.
 |
 Transwestern Federal, L.L.C.
Market Street Residential Holdings LLC
 |
 Arborpoint at Market Street LLC
Diamondview Tower CM-CG LLC
CR Washington Street Investors LP
Dulles Town Center Mall, LLC

ND/CR Unicorn LLC
Union Wharf Apartments LLC
AMD Apartments Limited Partnership
SP Newport Crossing LLC
PUR Arbors Apartments Venture LLC
CG Seventh Street, LLC
Ideal Properties II LLC
Alessandro Partners, LLC
Mallory Square Partners I, LLC
Houston Briar Forest Apartments Limited Partnership
Newtown Partners II, LP
Newtown Square GP LLC
AFA Apartments Limited Partnership
SB-SNH LLC
 |
 680 Investors LLC

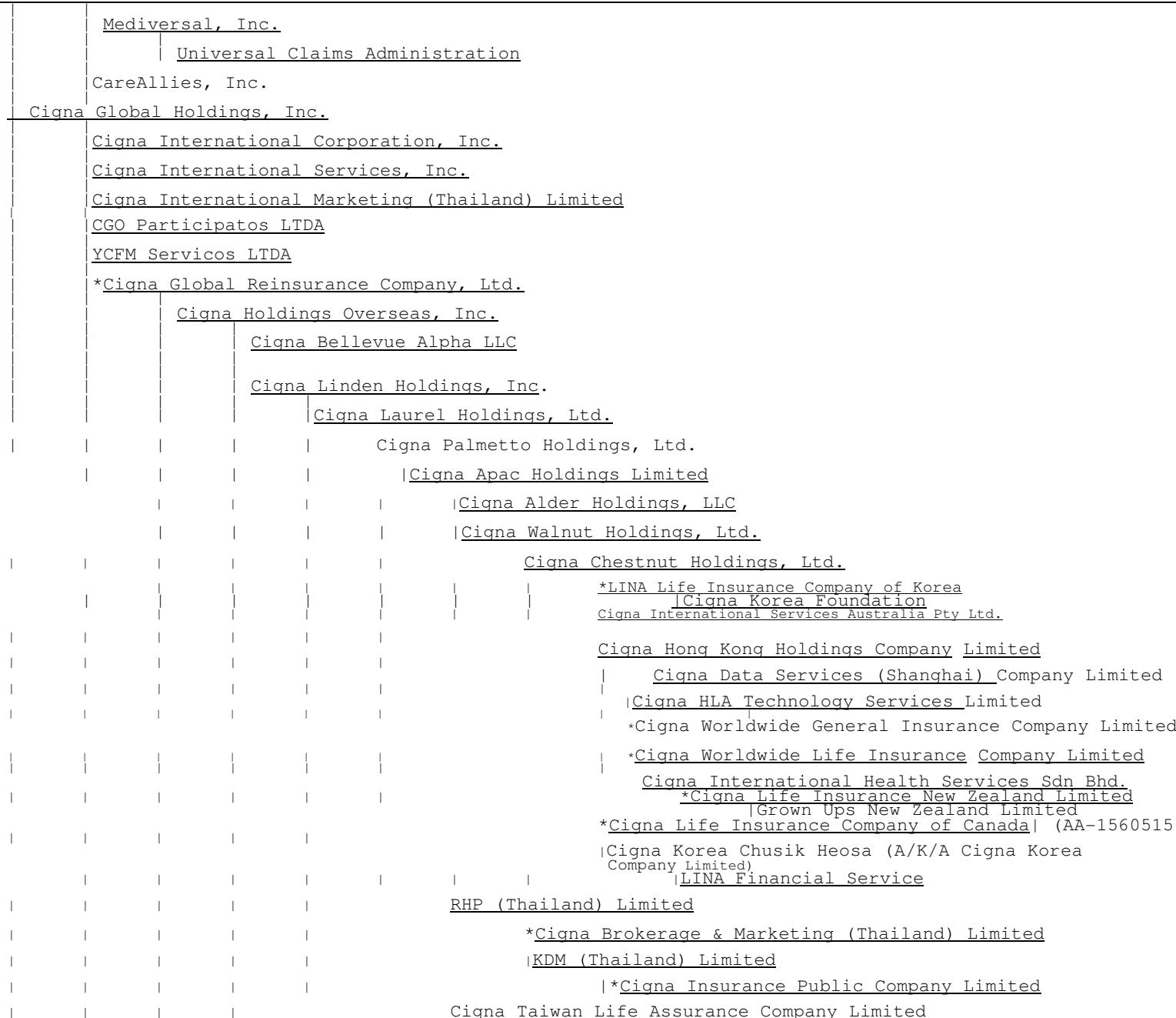
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**PART 1 – ORGANIZATIONAL CHART**

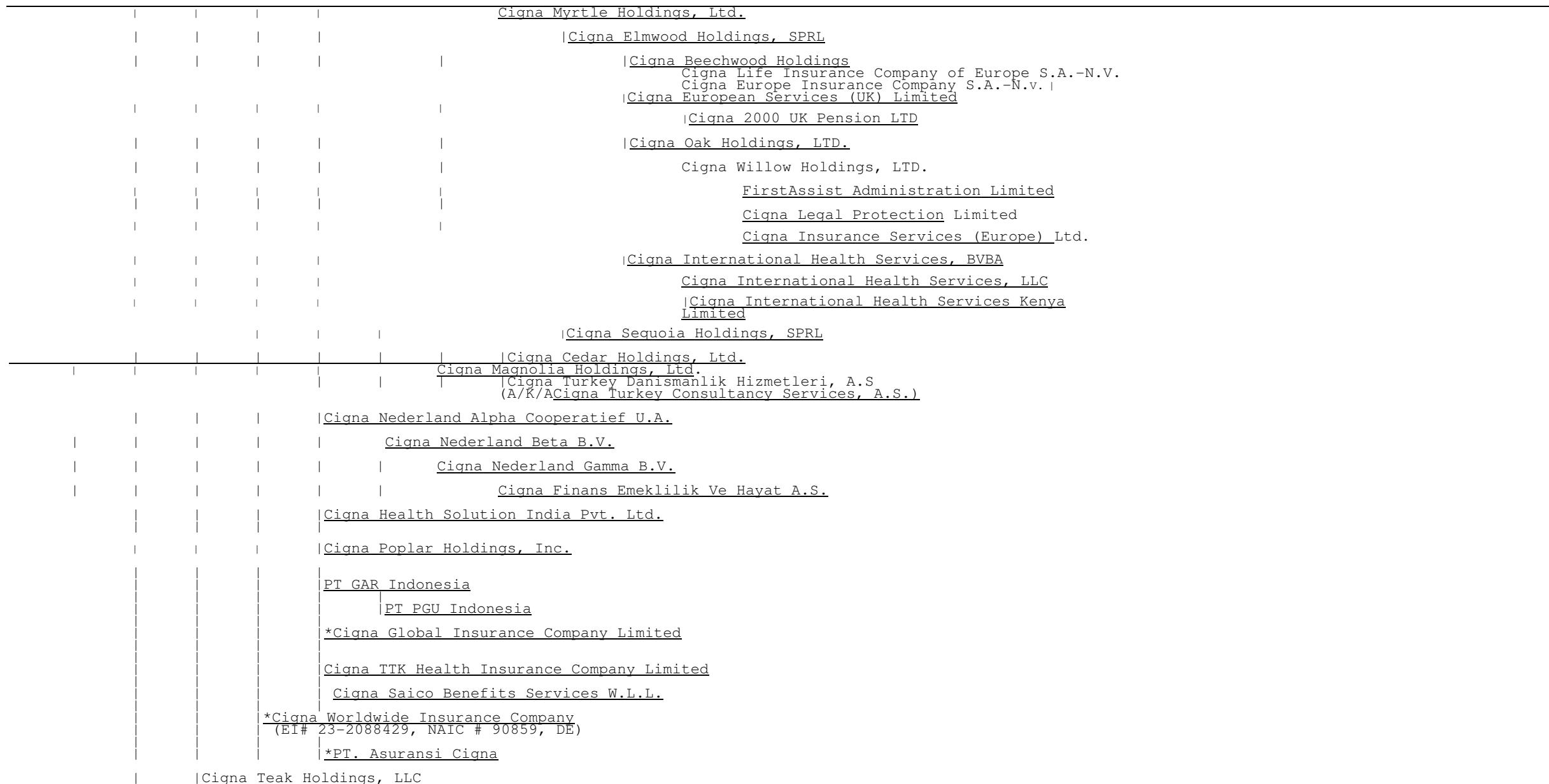
		<u>685 New Hampshire LLC</u> <u>CGGL 18301 LLC</u> <u>222 Main Street Caring GP LLC</u> <u>222 Main Street Investors LP</u> <u>Notch 8 Residential, L.L.C.</u> <u>UVL, LLC</u> <u>3601 North Fairfax Drive Associates, LLC</u>
		CI Perris 151, LLC Lakehills CM - CG LLC Affiliated Hotel Subsidiary LLC CGGL 6280 LLC Berewick Apartments LLC CIG-LEI Ygnacio Associates LLC CGGL Orange Collection LLC |CGGL Chapman LLC |CGGL City Parkway LLC Heights at Bear Creek Venture LLC
	<u>CORAC LLC</u>	<u>Bridgepoint Office Park Associates, LLC</u> (EI# 27-3923999, DE) <u>Fairway Center Associates, LLC</u> (EI# 27-3126102, DE) <u>Henry on the Park Associates, LLC</u> (EI 27-3582688, DE)
		<u>*Cigna Health and Life Insurance Company</u> (EI # 59-1031071, NAIC # 67369, CT) |<u>CarePlexus, LLC</u> (EI# 45-2681649; DE) <u>Cigna Corporate Services, LLC</u> (EI 27-3396038, DE) <u>Cigna Insurance Agency, LLC</u> (EI # 27-1903785, CT) <u>Ceres Sales of Ohio, LLC</u> (EI # 34-1970892, OH) <u>Central Reserve Life Insurance Company</u> (EI # 34-0970995, NAIC # 61727, OH) |<u>Provident American Life & Health Insurance Company</u> (EI # 23-1335885, NAIC # 67903, OH) |<u>United Benefit Life Insurance Company</u> (EI # 75-2305400, NAIC # 65269, OH)

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



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

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

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