



ANNUAL STATEMENT

For the Year Ended December 31, 2016
of the Condition and Affairs of the

Loyal American Life Insurance Company

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

NAIC Company Code..... 65722

Employer's ID Number..... 63-0343428

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized..... May 18, 1955

Commenced Business..... July 4, 1955

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., Suite 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., Suite 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., Suite 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

Renee Wilkins Feldman
(Name)
CSBFinRpt@cigna.com
(E-Mail Address)

(512) 531-1465
(Area Code) (Telephone Number) (Extension)
(512) 467-1399
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Brian Case Evanko	President	2. Byron Keith Buescher	Treasurer and Chief Accounting Officer
3. Anna Krishtul #	Secretary	4. Susan Eadaoine Buck #	Appointed Actuary

OTHER

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

DIRECTORS OR TRUSTEES

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

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

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

This _____ day of February 2017

b. If no

1. State the amendment number _____

2. Date filed _____

3. Number of pages attached _____



DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	165,224				165,224
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	165,232	0	0	0	165,232
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,915				2,915
6.2 Applied to pay renewal premiums.....	265				265
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	35				35
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,215	0	0	0	3,215
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,215	0	0	0	3,215
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	185,198				185,198
10. Matured endowments.....					0
11. Annuity benefits.....	422,526				422,526
12. Surrender values and withdrawals for life contracts.....	176,342				176,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	784,066	0	0	0	784,066

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	185,990							4	185,990
17. Incurred during current year.....	2	99,075							2	99,075
Settled during current year:										
18.1 By payment in full.....	3	180,065							3	180,065
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	180,065	0	0	0	0	0	0	3	180,065
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	180,065	0	0	0	0	0	0	3	180,065
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	105,000	0	0	0	0	0	0	3	105,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	296	36,060,654		(a).....					296	36,060,654
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(35)	(3,290,884)							(35)	(3,290,884)
23. In force December 31 of current year.....	261	32,769,770	0	(a).....0	0	0	0	0	261	32,769,770

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,097				1,097
2. Annuity considerations.....	12				12
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,109	0	0	0	1,109
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	270				270
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	35				35
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	305	0	0	0	305
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	305	0	0	0	305
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	18,000				18,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	18,000	0	0	0	18,000

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	8	91,701		(a).....					8	91,701
21. Issued during year.....									0	0
22. Other changes to in force (Net).....		48							0	48
23. In force December 31 of current year.....	8	91,749	0	(a).....0	0	0	0	0	8	91,749

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	177	177		13	12
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	226,140	224,300		210,133	223,373
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	226,140	224,300	0	210,133	223,373
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	226,317	224,477	0	210,146	223,385

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	552,989				552,989
2. Annuity considerations.....	4,195				4,195
3. Deposit-type contract funds.....	1,042	XXX		XXX	1,042
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	558,226	0	0	0	558,226
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,661				12,661
6.2 Applied to pay renewal premiums.....	396				396
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	232				232
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,289	0	0	0	13,289
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	13,289	0	0	0	13,289
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	575,374		2,500		577,874
10. Matured endowments.....	7,321				7,321
11. Annuity benefits.....	56,038				56,038
12. Surrender values and withdrawals for life contracts.....	466,082				466,082
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,104,815	0	2,500	0	1,107,315

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	70	213,398							70	213,398
17. Incurred during current year.....	103	560,989			2	2,500			105	563,489
Settled during current year:										
18.1 By payment in full.....	116	544,818			2	2,500			118	547,318
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	116	544,818	0	0	2	2,500	0	0	118	547,318
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	116	544,818	0	0	2	2,500	0	0	118	547,318
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	57	229,569	0	0	0	0	0	0	57	229,569
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,840	53,423,561		(a).....	53	1,676,940			2,893	55,100,501
21. Issued during year.....	87	651,500							87	651,500
22. Other changes to in force (Net).....	(219)	(3,614,119)			(16)	(382,020)			(235)	(3,996,139)
23. In force December 31 of current year.....	2,708	50,460,942	0	(a).....0	37	1,294,920	0	0	2,745	51,755,862

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	30,877	30,610		8,821	5,978
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	52	52		331	(1,563)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,742,088	3,766,537		2,043,754	1,985,774
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,742,088	3,766,537	0	2,043,754	1,985,774
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,773,017	3,797,199	0	2,052,906	1,990,189

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	180,396				180,396
2. Annuity considerations.....	486				486
3. Deposit-type contract funds.....	138	XXX		XXX	138
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	181,020	0	0	0	181,020
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,435				1,435
6.2 Applied to pay renewal premiums.....	52				52
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,487	0	0	0	1,487
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,487	0	0	0	1,487
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	214,518				214,518
10. Matured endowments.....	1,033				1,033
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	188,374				188,374
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	403,925	0	0	0	403,925

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	22	104,355							22	104,355
17. Incurred during current year.....	30	198,027							30	198,027
Settled during current year:										
18.1 By payment in full.....	36	199,783							36	199,783
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	36	199,783	0	0	0	0	0	0	36	199,783
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	36	199,783	0	0	0	0	0	0	36	199,783
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	16	102,599	0	0	0	0	0	0	16	102,599
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	832	13,227,548	(a)		9	157,000			841	13,384,548
21. Issued during year.....	75	598,500							75	598,500
22. Other changes to in force (Net).....	(84)	(1,189,989)			(2)	(10,000)			(86)	(1,199,989)
23. In force December 31 of current year.....	823	12,636,059	0	(a)	7	147,000	0	0	830	12,783,059

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	19,031	18,976		2,481	2,365
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,869,031	3,916,040		3,236,464	3,181,285
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,869,031	3,916,040	0	3,236,464	3,181,285
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,888,062	3,935,016	0	3,238,945	3,183,650

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

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

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	29,800				29,800
2. Annuity considerations.....	61				61
3. Deposit-type contract funds.....	2,372	XXX		XXX	2,372
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	32,233	0	0	0	32,233
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,175				3,175
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	166				166
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,341	0	0	0	3,341
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,341	0	0	0	3,341
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,663				3,663
10. Matured endowments.....	35				35
11. Annuity benefits.....	612,102				612,102
12. Surrender values and withdrawals for life contracts.....	508,959				508,959
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,124,759	0	0	0	1,124,759

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	3,685							1	3,685
Settled during current year:										
18.1 By payment in full.....	1	3,685							1	3,685
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	3,685	0	0	0	0	0	0	1	3,685
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	3,685	0	0	0	0	0	0	1	3,685
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	43	1,818,797		(a).....					43	1,818,797
21. Issued during year.....	13	111,000							13	111,000
22. Other changes to in force (Net).....	(8)	(231,144)							(8)	(231,144)
23. In force December 31 of current year.....	48	1,698,653	0	(a).....0	0	0	0	0	48	1,698,653

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,438	2,414		472	672
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	70	70			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	686,646	685,880		309,111	287,172
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	686,646	685,880	0	309,111	287,172
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	689,154	688,364	0	309,583	287,844

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	96,060				96,060
2. Annuity considerations.....	889				889
3. Deposit-type contract funds.....	6,637	XXX		XXX	6,637
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	103,586	0	0	0	103,586
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,912				4,912
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	129				129
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,041	0	0	0	5,041
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,041	0	0	0	5,041
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	73,158				73,158
10. Matured endowments.....	36				36
11. Annuity benefits.....	403,813				403,813
12. Surrender values and withdrawals for life contracts.....	835,034				835,034
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,312,041	0	0	0	1,312,041

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	17,036							9	17,036
17. Incurred during current year.....	16	94,318							16	94,318
Settled during current year:										
18.1 By payment in full.....	15	68,427							15	68,427
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	15	68,427	0	0	0	0	0	0	15	68,427
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	15	68,427	0	0	0	0	0	0	15	68,427
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	42,927	0	0	0	0	0	0	10	42,927
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	421	10,855,550	(a)						421	10,855,550
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(31)	(277,764)							(31)	(277,764)
23. In force December 31 of current year.....	390	10,577,786	0	(a)	0	0	0	0	390	10,577,786

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,507	6,649		3,066	2,972
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	16,457,725	16,407,223		12,415,316	12,852,873
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,457,725	16,407,223	0	12,415,316	12,852,873
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	16,464,232	16,413,872	0	12,418,382	12,855,845

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	168				168
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	168	0	0	0	168
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	62				62
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	62	0	0	0	62
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	62	0	0	0	62
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,039				19,039
2. Annuity considerations.....	73				73
3. Deposit-type contract funds.....	249	XXX		XXX	249
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	19,361	0	0	0	19,361
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,089				1,089
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,089	0	0	0	1,089
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,089	0	0	0	1,089
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	36,654				36,654
10. Matured endowments.....					0
11. Annuity benefits.....	194,628				194,628
12. Surrender values and withdrawals for life contracts.....	273,551				273,551
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	504,833	0	0	0	504,833

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	36,520							2	36,520
Settled during current year:										
18.1 By payment in full.....	2	36,520							2	36,520
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	36,520	0	0	0	0	0	0	2	36,520
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	36,520	0	0	0	0	0	0	2	36,520
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	52	3,664,634		(a).....	1	6,000			53	3,670,634
21. Issued during year.....	16	134,000							16	134,000
22. Other changes to in force (Net).....	(2)	(407,004)							(2)	(407,004)
23. In force December 31 of current year.....	66	3,391,630	0	(a).....0	1	6,000	0	0	67	3,397,630

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	785	785		56	55
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,768,743	1,778,698		1,202,848	1,198,540
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,768,743	1,778,698	0	1,202,848	1,198,540
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,769,528	1,779,483	0	1,202,904	1,198,595

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,506				12,506
2. Annuity considerations.....	38				38
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	12,544	0	0	0	12,544
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	168				168
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	66				66
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	234	0	0	0	234
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	234	0	0	0	234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,756				5,756
10. Matured endowments.....					0
11. Annuity benefits.....	17,942				17,942
12. Surrender values and withdrawals for life contracts.....	19,263				19,263
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	42,961	0	0	0	42,961

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	5,255							2	5,255
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	2	5,255							2	5,255
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	5,255	0	0	0	0	0	0	2	5,255
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	5,255	0	0	0	0	0	0	2	5,255
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	23	318,746	(a).						23	318,746
21. Issued during year.....	1	25,000							1	25,000
22. Other changes to in force (Net).....	1	5,000							1	5,000
23. In force December 31 of current year.....	25	348,746	0	0	0	0	0	0	25	348,746

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	924	924		66	65
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,093,836	2,079,754		1,630,076	1,662,464
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,093,836	2,079,754	0	1,630,076	1,662,464
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,094,760	2,080,678	0	1,630,142	1,662,529

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,581				8,581
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	85	XXX		XXX	85
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	8,674	0	0	0	8,674
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	666				666
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	95				95
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	761	0	0	0	761
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	761	0	0	0	761
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	27,197				27,197
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	21,573				21,573
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	48,770	0	0	0	48,770

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	20,458							2	20,458
17. Incurred during current year.....	1	5,318							1	5,318
Settled during current year:										
18.1 By payment in full.....	3	25,776							3	25,776
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	25,776	0	0	0	0	0	0	3	25,776
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	25,776	0	0	0	0	0	0	3	25,776
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	64	770,124	(a)						64	770,124
21. Issued during year.....	6	38,500							6	38,500
22. Other changes to in force (Net).....	(7)	(69,631)							(7)	(69,631)
23. In force December 31 of current year.....	63	738,993	0	(a)	0	0	0	0	63	738,993

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,223	1,223		87	86
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	133,776	131,302		86,996	89,832
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	133,776	131,302	0	86,996	89,832
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	134,999	132,525	0	87,083	89,918

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,508				22,508
2. Annuity considerations.....	38				38
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	22,546	0	0	0	22,546
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	105				105
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	87				87
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	192	0	0	0	192
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	192	0	0	0	192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	27,472				27,472
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	27,472	0	0	0	27,472

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	13	194,821	(a)						13	194,821
21. Issued during year.....	2	31,000							2	31,000
22. Other changes to in force (Net).....	(4)	(72,516)							(4)	(72,516)
23. In force December 31 of current year.....	11	153,305	0	(a).....0	0	0	0	0	11	153,305

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	48,953	48,464		39,648	42,978
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	48,953	48,464	0	39,648	42,978
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	48,953	48,464	0	39,648	42,978

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	576,456				576,456
2. Annuity considerations.....	(19,666)				(19,666)
3. Deposit-type contract funds.....	2,060	XXX		XXX	2,060
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	558,850	0	0	0	558,850
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	17,728				17,728
6.2 Applied to pay renewal premiums.....	13				13
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,707				4,707
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,448	0	0	0	22,448
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	22,448	0	0	0	22,448
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	749,627				749,627
10. Matured endowments.....	43,448				43,448
11. Annuity benefits.....	707,996				707,996
12. Surrender values and withdrawals for life contracts.....	2,859,180				2,859,180
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	4,360,251	0	0	0	4,360,251

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	111	303,137							111	303,137
17. Incurred during current year.....	116	693,945							116	693,945
Settled during current year:										
18.1 By payment in full.....	144	745,532							144	745,532
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	144	745,532	0	0	0	0	0	0	144	745,532
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	144	745,532	0	0	0	0	0	0	144	745,532
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	83	251,550	0	0	0	0	0	0	83	251,550
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,366	35,348,593		(a).....	1	25,550			3,367	35,374,143
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(216)	(1,195,977)				(3,150)			(216)	(1,199,127)
23. In force December 31 of current year.....	3,150	34,152,616	0	(a).....0	1	22,400	0	0	3,151	34,175,016

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,613	1,616		126	(2,033)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	3,489	3,480		3,875	(15,743)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,233,439	2,231,340		1,153,471	1,236,998
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,233,439	2,231,340	0	1,153,471	1,236,998
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,238,541	2,236,436	0	1,157,472	1,219,222

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	304,724				304,724
2. Annuity considerations.....	191				191
3. Deposit-type contract funds.....	2,686	XXX		XXX	2,686
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	307,601	0	0	0	307,601
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	62,221				62,221
6.2 Applied to pay renewal premiums.....	2,378				2,378
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,361				2,361
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	66,960	0	0	0	66,960
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	66,960	0	0	0	66,960
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	608,827				608,827
10. Matured endowments.....	23,208				23,208
11. Annuity benefits.....	90,357				90,357
12. Surrender values and withdrawals for life contracts.....	216,595				216,595
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	938,987	0	0	0	938,987

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	39	151,146							39	151,146
17. Incurred during current year.....	85	608,779							85	608,779
Settled during current year:										
18.1 By payment in full.....	81	602,616							81	602,616
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	81	602,616	0	0	0	0	0	0	81	602,616
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	81	602,616	0	0	0	0	0	0	81	602,616
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	43	157,309	0	0	0	0	0	0	43	157,309
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,743	23,387,970		(a).....	4	201,000			2,747	23,588,970
21. Issued during year.....	106	1,044,500							106	1,044,500
22. Other changes to in force (Net).....	(269)	(2,207,515)							(269)	(2,207,515)
23. In force December 31 of current year.....	2,580	22,224,955	0	(a).....0	4	201,000	0	0	2,584	22,425,955

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,041	5,959		1,212	(887)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	2,813	2,896		2,193	2,066
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,379,729	2,412,433		1,284,151	1,314,900
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,379,729	2,412,433	0	1,284,151	1,314,900
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,388,583	2,421,288	0	1,287,556	1,316,079

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,647,123		296,087		5,943,210
2. Annuity considerations.....	203,569				203,569
3. Deposit-type contract funds.....	54,970	XXX		XXX	54,970
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,905,662	0	296,087	0	6,201,749
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	224,956				224,956
6.2 Applied to pay renewal premiums.....	3,533				3,533
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,516				17,516
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	246,005	0	0	0	246,005
Annuities:					
7.1 Paid in cash or left on deposit.....	229				229
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	229	0	0	0	229
8. Grand Totals (Lines 6.5 + 7.4).....	246,234	0	0	0	246,234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,418,983		8,500		7,427,483
10. Matured endowments.....	196,668				196,668
11. Annuity benefits.....	6,687,822				6,687,822
12. Surrender values and withdrawals for life contracts.....	16,106,032				16,106,032
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	30,409,505	0	8,500	0	30,418,005

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	642	2,545,147							642	2,545,147
17. Incurred during current year.....	1,136	7,287,754			4	8,500			1,140	7,296,254
Settled during current year:										
18.1 By payment in full.....	1,230	7,284,949			4	8,500			1,234	7,293,449
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,230	7,284,949	0	0	4	8,500	0	0	1,234	7,293,449
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,230	7,284,949	0	0	4	8,500	0	0	1,234	7,293,449
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	548	2,547,952	0	0	0	0	0	0	548	2,547,952
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	30,305	487,451,371		(a).....	2,012	5,088,332			32,317	492,539,703
21. Issued during year.....	1,684	17,131,000							1,684	17,131,000
22. Other changes to in force (Net).....	(2,607)	(39,805,119)			(59)	(1,114,608)			(2,666)	(40,919,727)
23. In force December 31 of current year.....	29,382	464,777,252	0	(a).....0	1,953	3,973,724	0	0	31,335	468,750,976

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,456,291	6,501,140		1,735,475	1,868,856
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	21,711	22,253		18,998	(5,724)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	(11)	(5)			(2,286)
25.2 Guaranteed renewable (b).....	178,245,963	179,043,713		119,710,557	120,830,792
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	602	602			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	178,246,554	179,044,310	0	119,710,557	120,828,506
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	184,724,556	185,567,703	0	121,465,030	122,691,638

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN GUAM DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,043				1,043
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	240	XXX		XXX	240
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,283	0	0	0	1,283
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	66				66
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	66	0	0	0	66
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	66	0	0	0	66
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	17,124				17,124
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	17,124	0	0	0	17,124

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2	35,000		(a).....					2	35,000
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	2	35,000	0	(a).....0	0	0	0	0	2	35,000

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,479				9,479
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	1,186	XXX		XXX	1,186
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,673	0	0	0	10,673
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,094				2,094
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,094	0	0	0	2,094
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,094	0	0	0	2,094
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	31,226				31,226
10. Matured endowments.....					0
11. Annuity benefits.....	3,339				3,339
12. Surrender values and withdrawals for life contracts.....	9,906				9,906
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	44,471	0	0	0	44,471

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	40,135							3	40,135
Settled during current year:										
18.1 By payment in full.....	2	30,821							2	30,821
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	30,821	0	0	0	0	0	0	2	30,821
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	30,821	0	0	0	0	0	0	2	30,821
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	9,314	0	0	0	0	0	0	1	9,314
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	57	922,497		(a).....	1	200,000			58	1,122,497
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(5)	(79,404)			(1)	(200,000)			(6)	(279,404)
23. In force December 31 of current year.....	52	843,093	0	(a).....0	0	0	0	0	52	843,093

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	555	555		39	39
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	290,284	282,585		115,773	125,554
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	290,284	282,585	0	115,773	125,554
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	290,839	283,140	0	115,812	125,593

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,329				12,329
2. Annuity considerations.....	40				40
3. Deposit-type contract funds.....	257	XXX		XXX	257
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	12,626	0	0	0	12,626
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	437				437
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	45				45
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	482	0	0	0	482
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	482	0	0	0	482
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,207				16,207
10. Matured endowments.....					0
11. Annuity benefits.....	75,359				75,359
12. Surrender values and withdrawals for life contracts.....	78,585				78,585
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	170,151	0	0	0	170,151

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	16,142							3	16,142
Settled during current year:										
18.1 By payment in full.....	3	16,142							3	16,142
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	16,142	0	0	0	0	0	0	3	16,142
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	16,142	0	0	0	0	0	0	3	16,142
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	35	339,620	(a).....		1	100,000			36	439,620
21. Issued during year.....	7	116,000							7	116,000
22. Other changes to in force (Net).....	(6)	(101,346)							(6)	(101,346)
23. In force December 31 of current year.....	36	354,274	0	(a).....0	1	100,000	0	0	37	454,274

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,173	6,207		1,012	1,092
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,091,576	3,130,550		2,410,823	2,376,783
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,091,576	3,130,550	0	2,410,823	2,376,783
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,097,749	3,136,757	0	2,411,835	2,377,875

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,713				3,713
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	3,728	0	0	0	3,728
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	181				181
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	181	0	0	0	181
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	181	0	0	0	181
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,783				6,783
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	114,719				114,719
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	121,502	0	0	0	121,502

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	93,409							2	93,409
Settled during current year:										
18.1 By payment in full.....	1	6,766							1	6,766
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	6,766	0	0	0	0	0	0	1	6,766
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	6,766	0	0	0	0	0	0	1	6,766
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	86,643	0	0	0	0	0	0	1	86,643
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	16	966,578	(a)						16	966,578
21. Issued during year.....	1	3,000							1	3,000
22. Other changes to in force (Net).....	(1)	(41,766)							(1)	(41,766)
23. In force December 31 of current year.....	16	927,812	0	(a)	0	0	0	0	16	927,812

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,794,756	1,790,407		1,183,579	1,178,021
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,794,756	1,790,407	0	1,183,579	1,178,021
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,794,756	1,790,407	0	1,183,579	1,178,021

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	161,673				161,673
2. Annuity considerations.....	419				419
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	162,092	0	0	0	162,092
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,935				1,935
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,935	0	0	0	1,935
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,935	0	0	0	1,935
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	149,826				149,826
10. Matured endowments.....					0
11. Annuity benefits.....	137,155				137,155
12. Surrender values and withdrawals for life contracts.....	589,717				589,717
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	876,698	0	0	0	876,698

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	5,822							2	5,822
17. Incurred during current year.....	10	151,899							10	151,899
Settled during current year:										
18.1 By payment in full.....	9	147,610							9	147,610
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	147,610	0	0	0	0	0	0	9	147,610
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	147,610	0	0	0	0	0	0	9	147,610
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	10,111	0	0	0	0	0	0	3	10,111
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	409	8,740,386	(a).....		5	275,572			414	9,015,958
21. Issued during year.....	89	987,000							89	987,000
22. Other changes to in force (Net).....	(47)	(1,054,826)			(2)	(100,072)			(49)	(1,154,898)
23. In force December 31 of current year.....	451	8,672,560	0	(a).....0	3	175,500	0	0	454	8,848,060

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	41,209	41,187		25,790	26,079
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	11,210,054	11,371,814		8,160,354	8,081,327
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,210,054	11,371,814	0	8,160,354	8,081,327
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,251,263	11,413,001	0	8,186,144	8,107,406

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	240,129				240,129
2. Annuity considerations.....	776				776
3. Deposit-type contract funds.....	504	XXX		XXX	504
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	241,409	0	0	0	241,409
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	703				703
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	703	0	0	0	703
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	703	0	0	0	703
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	205,594				205,594
10. Matured endowments.....					0
11. Annuity benefits.....	171,465				171,465
12. Surrender values and withdrawals for life contracts.....	687,271				687,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,064,330	0	0	0	1,064,330

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	23,484							7	23,484
17. Incurred during current year.....	26	221,638							26	221,638
Settled during current year:										
18.1 By payment in full.....	27	206,315							27	206,315
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	27	206,315	0	0	0	0	0	0	27	206,315
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	27	206,315	0	0	0	0	0	0	27	206,315
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	38,807	0	0	0	0	0	0	6	38,807
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,040	15,804,021	(a).....		4	175,500			1,044	15,979,521
21. Issued during year.....	36	364,000							36	364,000
22. Other changes to in force (Net).....	(91)	(1,318,052)			(1)	(500)			(92)	(1,318,552)
23. In force December 31 of current year.....	985	14,849,969	0	(a).....0	3	175,000	0	0	988	15,024,969

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,785	7,098		525	521
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....		27			(15)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	10,355,962	10,494,530		7,987,595	8,051,897
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,355,962	10,494,530	0	7,987,595	8,051,897
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,362,747	10,501,655	0	7,988,120	8,052,403

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	40,550				40,550
2. Annuity considerations.....	23				23
3. Deposit-type contract funds.....	558	XXX		XXX	558
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	41,131	0	0	0	41,131
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	493				493
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	62				62
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	555	0	0	0	555
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	555	0	0	0	555
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	71,794				71,794
10. Matured endowments.....					0
11. Annuity benefits.....	168,345				168,345
12. Surrender values and withdrawals for life contracts.....	148,901				148,901
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	389,040	0	0	0	389,040

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	20,273							6	20,273
17. Incurred during current year.....	11	56,329							11	56,329
Settled during current year:										
18.1 By payment in full.....	14	65,721							14	65,721
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	65,721	0	0	0	0	0	0	14	65,721
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	65,721	0	0	0	0	0	0	14	65,721
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	10,881	0	0	0	0	0	0	3	10,881
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	238	4,807,216	(a).....						238	4,807,216
21. Issued during year.....	24	208,500							24	208,500
22. Other changes to in force (Net).....	(24)	(255,192)							(24)	(255,192)
23. In force December 31 of current year.....	238	4,760,524	0	0	0	0	0	0	238	4,760,524

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	323,964	349,784		133,334	156,293
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	70	70			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	7,009,898	7,032,429		3,762,552	3,905,638
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,009,898	7,032,429	0	3,762,552	3,905,638
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,333,932	7,382,283	0	3,895,886	4,061,931

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	74,249				74,249
2. Annuity considerations.....	119				119
3. Deposit-type contract funds.....	154	XXX		XXX	154
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	74,522	0	0	0	74,522
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,681				2,681
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,681	0	0	0	2,681
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,681	0	0	0	2,681
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	33,930				33,930
10. Matured endowments.....	4,253				4,253
11. Annuity benefits.....	27,578				27,578
12. Surrender values and withdrawals for life contracts.....	62,000				62,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	127,761	0	0	0	127,761

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	10,000							2	10,000
17. Incurred during current year.....	4	40,144							4	40,144
Settled during current year:										
18.1 By payment in full.....	3	38,071							3	38,071
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	38,071	0	0	0	0	0	0	3	38,071
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	38,071	0	0	0	0	0	0	3	38,071
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	12,073	0	0	0	0	0	0	3	12,073
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	107	3,042,046	(a)						107	3,042,046
21. Issued during year.....	56	668,000							56	668,000
22. Other changes to in force (Net).....	(11)	(451,592)							(11)	(451,592)
23. In force December 31 of current year.....	152	3,258,454	0	(a)	0	0	0	0	152	3,258,454

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,525,666	4,565,385		3,035,068	3,006,304
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,525,666	4,565,385	0	3,035,068	3,006,304
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,525,666	4,565,385	0	3,035,068	3,006,304

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	204,384				204,384
2. Annuity considerations.....	305				305
3. Deposit-type contract funds.....	258	XXX		XXX	258
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	204,947	0	0	0	204,947
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,412				6,412
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,412	0	0	0	6,412
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,412	0	0	0	6,412
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	220,800				220,800
10. Matured endowments.....	38				38
11. Annuity benefits.....	172				172
12. Surrender values and withdrawals for life contracts.....	139,321				139,321
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	360,331	0	0	0	360,331

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	13	138,738							13	138,738
17. Incurred during current year.....	19	234,895							19	234,895
Settled during current year:										
18.1 By payment in full.....	23	208,380							23	208,380
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	23	208,380	0	0	0	0	0	0	23	208,380
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	23	208,380	0	0	0	0	0	0	23	208,380
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	165,253	0	0	0	0	0	0	9	165,253
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	989	27,215,074	(a)		1	41,678			990	27,256,752
21. Issued during year.....	67	705,000							67	705,000
22. Other changes to in force (Net).....	(82)	(2,312,582)			(1)	(41,678)			(83)	(2,354,260)
23. In force December 31 of current year.....	974	25,607,492	0	(a)	0	0	0	0	974	25,607,492

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	664,296	661,354		119,230	125,699
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	337	337			(1,311)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,184,678	4,175,732		1,586,001	1,608,168
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,184,678	4,175,732	0	1,586,001	1,608,168
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,849,311	4,837,423	0	1,705,231	1,732,556

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF **MASSACHUSETTS** DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	72,054				72,054
2. Annuity considerations.....	351				351
3. Deposit-type contract funds.....	420	XXX		XXX	420
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	72,825	0	0	0	72,825
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	562				562
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	562	0	0	0	562
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	562	0	0	0	562
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	110,460				110,460
10. Matured endowments.....					0
11. Annuity benefits.....	4,135				4,135
12. Surrender values and withdrawals for life contracts.....	381,614				381,614
13. Aggregate write-ins for miscellaneous direct claims and benefits paid...	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	496,209	0	0	0	496,209

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	19,316							8	19,316
17. Incurred during current year.....	20	152,376							20	152,376
Settled during current year:										
18.1 By payment in full.....	16	107,398							16	107,398
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	16	107,398	0	0	0	0	0	0	16	107,398
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	16	107,398	0	0	0	0	0	0	16	107,398
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	64,294	0	0	0	0	0	0	12	64,294
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	361	5,150,926		(a).....	1	66,200			362	5,217,126
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(28)	(291,965)				(4,500)			(28)	(296,465)
23. In force December 31 of current year.....	333	4,858,961	0	(a).....0	1	61,700	0	0	334	4,920,661

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,367	1,377		103	(98)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	50,046	50,753		39,745	40,638
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	50,046	50,753	0	39,745	40,638
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	51,413	52,130	0	39,848	40,540

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	73,485				73,485
2. Annuity considerations.....	594				594
3. Deposit-type contract funds.....	2,511	XXX		XXX	2,511
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	76,590	0	0	0	76,590
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,131				3,131
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	40				40
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,171	0	0	0	3,171
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,171	0	0	0	3,171
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	44,013				44,013
10. Matured endowments.....	117				117
11. Annuity benefits.....	125,769				125,769
12. Surrender values and withdrawals for life contracts.....	69,859				69,859
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	239,758	0	0	0	239,758

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	43,285							9	43,285
17. Incurred during current year.....	8	44,615							8	44,615
Settled during current year:										
18.1 By payment in full.....	10	42,667							10	42,667
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	42,667	0	0	0	0	0	0	10	42,667
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	42,667	0	0	0	0	0	0	10	42,667
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	45,233	0	0	0	0	0	0	7	45,233
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	209	3,528,346		(a).....	1	6,000			210	3,534,346
21. Issued during year.....	35	309,000							35	309,000
22. Other changes to in force (Net).....	(18)	(184,831)							(18)	(184,831)
23. In force December 31 of current year.....	226	3,652,515	0	(a).....0	1	6,000	0	0	227	3,658,515

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	7,549	7,532		767	690
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	278,333	275,258		98,845	114,639
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	278,333	275,258	0	98,845	114,639
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	285,882	282,790	0	99,612	115,329

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	67,513				67,513
2. Annuity considerations.....	517				517
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	68,030	0	0	0	68,030
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	652				652
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	48				48
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	700	0	0	0	700
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	700	0	0	0	700
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	48,136				48,136
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	63,506				63,506
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	111,642	0	0	0	111,642

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	3,223							2	3,223
17. Incurred during current year.....	8	48,292							8	48,292
Settled during current year:										
18.1 By payment in full.....	7	47,883							7	47,883
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	47,883	0	0	0	0	0	0	7	47,883
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	47,883	0	0	0	0	0	0	7	47,883
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	3,632	0	0	0	0	0	0	3	3,632
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	327	4,902,236	(a).....						327	4,902,236
21. Issued during year.....	2	28,000							2	28,000
22. Other changes to in force (Net).....	(17)	(281,285)							(17)	(281,285)
23. In force December 31 of current year.....	312	4,648,951	0	0	0	0	0	0	312	4,648,951

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	483,851	479,501		226,035	238,514
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	483,851	479,501	0	226,035	238,514
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	483,851	479,501	0	226,035	238,514

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	45,790				45,790
2. Annuity considerations.....	1,635				1,635
3. Deposit-type contract funds.....	79	XXX		XXX	79
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	47,504	0	0	0	47,504
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,530				1,530
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	140				140
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,670	0	0	0	1,670
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,670	0	0	0	1,670
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	29,557				29,557
10. Matured endowments.....					0
11. Annuity benefits.....	454,481				454,481
12. Surrender values and withdrawals for life contracts.....	868,267				868,267
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,352,305	0	0	0	1,352,305

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	100,000							1	100,000
17. Incurred during current year.....	8	45,327							8	45,327
Settled during current year:										
18.1 By payment in full.....	6	29,327							6	29,327
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	29,327	0	0	0	0	0	0	6	29,327
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	29,327	0	0	0	0	0	0	6	29,327
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	116,000	0	0	0	0	0	0	3	116,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	80	5,726,298	(a)						80	5,726,298
21. Issued during year.....	20	219,000							20	219,000
22. Other changes to in force (Net).....	(7)	(191,078)							(7)	(191,078)
23. In force December 31 of current year.....	93	5,754,220	0	0	0	0	0	0	93	5,754,220

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	9,396	9,222		1,138	1,114
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	6,068,658	6,121,075		4,820,552	4,784,243
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,068,658	6,121,075	0	4,820,552	4,784,243
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,078,054	6,130,297	0	4,821,690	4,785,357

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,415				22,415
2. Annuity considerations.....	32,272				32,272
3. Deposit-type contract funds.....	13	XXX		XXX	13
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	54,700	0	0	0	54,700
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	794				794
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	162				162
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	956	0	0	0	956
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	956	0	0	0	956
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	64,983				64,983
10. Matured endowments.....					0
11. Annuity benefits.....	178,386				178,386
12. Surrender values and withdrawals for life contracts.....	575,675				575,675
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	819,044	0	0	0	819,044

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	18,976							6	18,976
17. Incurred during current year.....	17	62,510							17	62,510
Settled during current year:										
18.1 By payment in full.....	18	60,994							18	60,994
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	18	60,994	0	0	0	0	0	0	18	60,994
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	18	60,994	0	0	0	0	0	0	18	60,994
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	20,492	0	0	0	0	0	0	5	20,492
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	357	4,291,174	(a)						357	4,291,174
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(27)	(211,993)							(27)	(211,993)
23. In force December 31 of current year.....	330	4,079,181	0	(a)	0	0	0	0	330	4,079,181

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,131,903	1,119,307		763,561	814,980
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,131,903	1,119,307	0	763,561	814,980
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,131,903	1,119,307	0	763,561	814,980

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	147,717				147,717
2. Annuity considerations.....	379				379
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	148,096	0	0	0	148,096
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,561				1,561
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	27				27
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,588	0	0	0	1,588
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,588	0	0	0	1,588
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	236,137				236,137
10. Matured endowments.....	6,996				6,996
11. Annuity benefits.....	108,340				108,340
12. Surrender values and withdrawals for life contracts.....	334,836				334,836
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	686,309	0	0	0	686,309

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	26	95,066							26	95,066
17. Incurred during current year.....	40	247,933							40	247,933
Settled during current year:										
18.1 By payment in full.....	45	235,025							45	235,025
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	45	235,025	0	0	0	0	0	0	45	235,025
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	45	235,025	0	0	0	0	0	0	45	235,025
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	21	107,974	0	0	0	0	0	0	21	107,974
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	802	11,442,728	(a).....		1	75,000			803	11,517,728
21. Issued during year.....	96	1,077,000							96	1,077,000
22. Other changes to in force (Net).....	(120)	(1,801,270)							(120)	(1,801,270)
23. In force December 31 of current year.....	778	10,718,458	0	(a).....0	1	75,000	0	0	779	10,793,458

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	46,300	48,767		10,906	14,901
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,651,579	3,659,929		2,240,814	2,266,166
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,651,579	3,659,929	0	2,240,814	2,266,166
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,697,879	3,708,696	0	2,251,720	2,281,067

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR
NAIC Group Code.....0901 NAIC Company Code.....65722

LIFE INSURANCE

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

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
17. Incurred during current year.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
Settled during current year:										
18.1 By payment in full.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
18.2 By payment on compromised claims.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
18.5 Amount rejected.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	.....	.....	.....	(a).....	.....	.....	.....	.....	.....0	0
21. Issued during year.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	0
22. Other changes to in force (Net).....	- .....	- .....	- .....	- .....	- .....	- .....	.....	.....	.....0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	.....	.....	.....	.....	.....
24.1 Federal Employee Health Benefits Plan premium (b).....	.....	.....	.....	.....	.....
24.2 Credit (group and individual).....	.....	.....	.....	.....	.....
24.3 Collectively renewable policies (b).....	.....	.....	.....	.....	.....
24.4 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
Other Individual Policies:					
25.1 Non-cancelable (b).....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable (b).....	.....	.....	.....	.....	.....
25.3 Non-renewable for stated reasons only (b).....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 All other (b).....	602	602	.....	.....	.....
25.6 Totals (Sum of Lines 25.1 to 25.5).....	602	602	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	602	602	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	246,674				246,674
2. Annuity considerations.....	3,974				3,974
3. Deposit-type contract funds.....	202	XXX		XXX	202
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	250,850	0	0	0	250,850
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,784				3,784
6.2 Applied to pay renewal premiums.....	158				158
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,942	0	0	0	3,942
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,942	0	0	0	3,942
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	350,325		3,000		353,325
10. Matured endowments.....	1,596				1,596
11. Annuity benefits.....	69,431				69,431
12. Surrender values and withdrawals for life contracts.....	231,435				231,435
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	652,787	0	3,000	0	655,787

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	41	127,999							41	127,999
17. Incurred during current year.....	58	307,905			1	3,000			59	310,905
Settled during current year:										
18.1 By payment in full.....	70	333,262			1	3,000			71	336,262
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	70	333,262	0	0	1	3,000	0	0	71	336,262
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	70	333,262	0	0	1	3,000	0	0	71	336,262
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	29	102,642	0	0	0	0	0	0	29	102,642
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,205	18,146,565		(a).....	1,809	793,800			3,014	18,940,365
21. Issued during year.....	51	413,000							51	413,000
22. Other changes to in force (Net).....	(116)	(1,479,440)			(5)	(86,400)			(121)	(1,565,840)
23. In force December 31 of current year.....	1,140	17,080,125	0	(a).....0	1,804	707,400	0	0	2,944	17,787,525

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	303,303	300,091		61,762	73,717
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	52	52			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	6,600,580	6,630,759		4,533,444	4,468,129
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,600,580	6,630,759	0	4,533,444	4,468,129
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,903,935	6,930,902	0	4,595,206	4,541,846

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	867				867
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	882	0	0	0	882
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	282				282
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	282	0	0	0	282
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	282	0	0	0	282
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	326				326
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	6,411				6,411
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	6,737	0	0	0	6,737

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	320							1	320
Settled during current year:										
18.1 By payment in full.....	1	320							1	320
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	320	0	0	0	0	0	0	1	320
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	320	0	0	0	0	0	0	1	320
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	5	24,709		(a).....					5	24,709
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(320)							(1)	(320)
23. In force December 31 of current year.....	4	24,389	0	(a).....0	0	0	0	0	4	24,389

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,346,877	1,351,515		1,024,196	1,008,875
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,346,877	1,351,515	0	1,024,196	1,008,875
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,346,877	1,351,515	0	1,024,196	1,008,875

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	374,702				374,702
2. Annuity considerations.....	1,840				1,840
3. Deposit-type contract funds.....	17,470	XXX		XXX	17,470
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	394,012	0	0	0	394,012
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	16,592				16,592
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,278				5,278
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	21,870	0	0	0	21,870
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	21,870	0	0	0	21,870
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	466,029				466,029
10. Matured endowments.....	34,864				34,864
11. Annuity benefits.....	33,444				33,444
12. Surrender values and withdrawals for life contracts.....	303,829				303,829
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	838,166	0	0	0	838,166

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	38	147,423							38	147,423
17. Incurred during current year.....	79	454,160							79	454,160
Settled during current year:										
18.1 By payment in full.....	92	494,623							92	494,623
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	92	494,623	0	0	0	0	0	0	92	494,623
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	92	494,623	0	0	0	0	0	0	92	494,623
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	25	106,960	0	0	0	0	0	0	25	106,960
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,301	33,252,919	(a)						2,301	33,252,919
21. Issued during year.....	108	1,028,000							108	1,028,000
22. Other changes to in force (Net).....	(187)	(2,834,342)							(187)	(2,834,342)
23. In force December 31 of current year.....	2,222	31,446,577	0	(a)	0	0	0	0	2,222	31,446,577

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	42,384	43,692		12,552	13,570
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	9,222	9,401		4,179	3,945
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	(11)	(5)			(2,286)
25.2 Guaranteed renewable (b).....	5,686,672	5,721,090		3,912,891	4,198,301
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,686,661	5,721,085	0	3,912,891	4,196,015
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,738,267	5,774,178	0	3,929,622	4,213,530

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	973				973
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	973	0	0	0	973
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	167				167
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	167	0	0	0	167
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	167	0	0	0	167
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,795				3,795
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	2,740				2,740
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	6,535	0	0	0	6,535

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	3,778							1	3,778
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	3,778							1	3,778
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	3,778	0	0	0	0	0	0	1	3,778
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	3,778	0	0	0	0	0	0	1	3,778
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	17	144,909		(a).....	1	125,000			18	269,909
21. Issued during year.....									0	0
22. Other changes to in force (Net).....		(1,255)							0	(1,255)
23. In force December 31 of current year.....	17	143,654	0	(a).....0	1	125,000	0	0	18	268,654

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	14,596	14,554		2,141	2,389
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	129,854	129,162		108,118	111,899
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	129,854	129,162	0	108,118	111,899
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	144,450	143,716	0	110,259	114,288

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,213		21,231		23,444
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,213	0	21,231	0	23,444
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	691				691
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4				4
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	695	0	0	0	695
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	695	0	0	0	695
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,093				8,093
10. Matured endowments.....	131				131
11. Annuity benefits.....	25,423				25,423
12. Surrender values and withdrawals for life contracts.....	96,659				96,659
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	130,306	0	0	0	130,306

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	5,000							1	5,000
17. Incurred during current year.....	1	3,131							1	3,131
Settled during current year:										
18.1 By payment in full.....	2	8,131							2	8,131
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	8,131	0	0	0	0	0	0	2	8,131
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	8,131	0	0	0	0	0	0	2	8,131
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	50	637,709	(a)						50	637,709
21. Issued during year.....	3	60,000							3	60,000
22. Other changes to in force (Net).....		7,147							0	7,147
23. In force December 31 of current year.....	53	704,856	0	0	0	0	0	0	53	704,856

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	7,056	7,611		955	1,711
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,977,904	2,987,241		2,160,381	2,159,736
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,977,904	2,987,241	0	2,160,381	2,159,736
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,984,960	2,994,852	0	2,161,336	2,161,447

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,384				12,384
2. Annuity considerations.....	10,165				10,165
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	22,549	0	0	0	22,549
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	259				259
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	259	0	0	0	259
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	259	0	0	0	259
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,050				10,050
10. Matured endowments.....					0
11. Annuity benefits.....	161,481				161,481
12. Surrender values and withdrawals for life contracts.....	26,928				26,928
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	198,459	0	0	0	198,459

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	13,778							2	13,778
17. Incurred during current year.....	1	7,930							1	7,930
Settled during current year:										
18.1 By payment in full.....	1	10,000							1	10,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	10,000	0	0	0	0	0	0	1	10,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	10,000	0	0	0	0	0	0	1	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	11,708	0	0	0	0	0	0	2	11,708
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	59	1,349,324		(a).....					59	1,349,324
21. Issued during year.....	1	25,000							1	25,000
22. Other changes to in force (Net).....	(5)	(191,488)							(5)	(191,488)
23. In force December 31 of current year.....	55	1,182,836	0	(a).....0	0	0	0	0	55	1,182,836

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	444	443		32	129
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	70,893	69,809		30,017	28,014
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	70,893	69,809	0	30,017	28,014
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	71,337	70,252	0	30,049	28,143

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	109,644				109,644
2. Annuity considerations.....	4,516				4,516
3. Deposit-type contract funds.....	11	XXX		XXX	11
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	114,171	0	0	0	114,171
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	968				968
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	33				33
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,001	0	0	0	1,001
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,001	0	0	0	1,001
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	52,776				52,776
10. Matured endowments.....	2,429				2,429
11. Annuity benefits.....	107,958				107,958
12. Surrender values and withdrawals for life contracts.....	208,084				208,084
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	371,247	0	0	0	371,247

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	15	56,401							15	56,401
17. Incurred during current year.....	10	45,515							10	45,515
Settled during current year:										
18.1 By payment in full.....	13	50,830							13	50,830
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	50,830	0	0	0	0	0	0	13	50,830
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	50,830	0	0	0	0	0	0	13	50,830
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	51,086	0	0	0	0	0	0	12	51,086
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,213	11,809,787		(a).....	1	500			2,214	11,810,287
21. Issued during year.....	15	195,500							15	195,500
22. Other changes to in force (Net).....	(103)	(740,638)							(103)	(740,638)
23. In force December 31 of current year.....	2,125	11,264,649	0	(a).....0	1	500	0	0	2,126	11,265,149

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,689	1,672		144	89
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	8,845,202	8,796,976		6,165,748	6,425,163
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,845,202	8,796,976	0	6,165,748	6,425,163
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,846,891	8,798,648	0	6,165,892	6,425,252

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	35,514				35,514
2. Annuity considerations.....	119				119
3. Deposit-type contract funds.....	339	XXX		XXX	339
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	35,972	0	0	0	35,972
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,170				1,170
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,170	0	0	0	1,170
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,170	0	0	0	1,170
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	8,218				8,218
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	8,218	0	0	0	8,218

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	5,000							1	5,000
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	34	1,040,953	(a)						34	1,040,953
21. Issued during year.....	18	184,500							18	184,500
22. Other changes to in force (Net).....	(1)	(4,858)							(1)	(4,858)
23. In force December 31 of current year.....	51	1,220,595	0	0	0	0	0	0	51	1,220,595

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,292	1,236		114	131
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,372,239	1,391,829		708,504	736,074
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,372,239	1,391,829	0	708,504	736,074
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,373,531	1,393,065	0	708,618	736,205

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,632				17,632
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	4,734	XXX		XXX	4,734
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	22,366	0	0	0	22,366
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,746				1,746
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,746	0	0	0	1,746
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,746	0	0	0	1,746
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	18,420				18,420
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	18,420	0	0	0	18,420

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,000							1	1,000
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000	0	0	0	0	0	0	1	1,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	34	2,183,522	(a)						34	2,183,522
21. Issued during year.....	14	155,500							14	155,500
22. Other changes to in force (Net).....	(1)	(17,750)							(1)	(17,750)
23. In force December 31 of current year.....	47	2,321,272	0	0	0	0	0	0	47	2,321,272

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	187	187		13	13
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	213,351	210,853		114,392	135,472
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	213,351	210,853	0	114,392	135,472
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	213,538	211,040	0	114,405	135,485

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,877				19,877
2. Annuity considerations.....	133,973				133,973
3. Deposit-type contract funds.....	335	XXX		XXX	335
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	154,185	0	0	0	154,185
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,962				1,962
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	454				454
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,416	0	0	0	2,416
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,416	0	0	0	2,416
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,294				5,294
10. Matured endowments.....					0
11. Annuity benefits.....	169,838				169,838
12. Surrender values and withdrawals for life contracts.....	31,710				31,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	206,842	0	0	0	206,842

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	4,500							2	4,500
17. Incurred during current year.....	1	10,000							1	10,000
Settled during current year:										
18.1 By payment in full.....	2	4,500							2	4,500
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	4,500	0	0	0	0	0	0	2	4,500
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	4,500	0	0	0	0	0	0	2	4,500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	0	0	0	0	0	0	1	10,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	73	1,436,707		(a).....					73	1,436,707
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(4)	(90,585)							(4)	(90,585)
23. In force December 31 of current year.....	69	1,346,122	0	(a).....0	0	0	0	0	69	1,346,122

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	(753)	(753)			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	57,261	56,876		30,197	32,083
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	57,261	56,876	0	30,197	32,083
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	56,508	56,123	0	30,197	32,083

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	168,102				168,102
2. Annuity considerations.....	858				858
3. Deposit-type contract funds.....	10	XXX		XXX	10
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	168,970	0	0	0	168,970
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,590				1,590
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,590	0	0	0	1,590
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,590	0	0	0	1,590
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	139,682				139,682
10. Matured endowments.....	7,789				7,789
11. Annuity benefits.....	405,933				405,933
12. Surrender values and withdrawals for life contracts.....	450,064				450,064
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,003,468	0	0	0	1,003,468

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	10,000							1	10,000
17. Incurred during current year.....	12	146,124							12	146,124
Settled during current year:										
18.1 By payment in full.....	12	146,124							12	146,124
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	146,124	0	0	0	0	0	0	12	146,124
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	146,124	0	0	0	0	0	0	12	146,124
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	0	0	0	0	0	0	1	10,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	401	19,444,387		(a).....					401	19,444,387
21. Issued during year.....	32	452,500							32	452,500
22. Other changes to in force (Net).....	(25)	(2,608,746)							(25)	(2,608,746)
23. In force December 31 of current year.....	408	17,288,141	0	(a).....0	0	0	0	0	408	17,288,141

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	9,137	9,106		7,201	(12,965)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,214,127	5,259,360		3,324,530	3,325,748
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,214,127	5,259,360	0	3,324,530	3,325,748
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,223,264	5,268,466	0	3,331,731	3,312,783

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	87,345				87,345
2. Annuity considerations.....	122				122
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	87,467	0	0	0	87,467
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,104				2,104
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	174				174
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,278	0	0	0	2,278
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,278	0	0	0	2,278
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	63,751				63,751
10. Matured endowments.....					0
11. Annuity benefits.....	(26)				(26)
12. Surrender values and withdrawals for life contracts.....	32,176				32,176
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	95,901	0	0	0	95,901

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	16,074							5	16,074
17. Incurred during current year.....	11	56,358							11	56,358
Settled during current year:										
18.1 By payment in full.....	13	63,322							13	63,322
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	63,322	0	0	0	0	0	0	13	63,322
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	63,322	0	0	0	0	0	0	13	63,322
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	9,110	0	0	0	0	0	0	3	9,110
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	284	5,066,854	(a).....		11	97,000			295	5,163,854
21. Issued during year.....	39	341,000							39	341,000
22. Other changes to in force (Net).....	(25)	(588,664)			(1)	(7,000)			(26)	(595,664)
23. In force December 31 of current year.....	298	4,819,190	0	(a).....0	10	90,000	0	0	308	4,909,190

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,902	11,928		2,248	2,405
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,634,268	2,641,865		1,480,229	1,485,240
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,634,268	2,641,865	0	1,480,229	1,485,240
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,646,170	2,653,793	0	1,482,477	1,487,645

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,290				15,290
2. Annuity considerations.....	75				75
3. Deposit-type contract funds.....	4	XXX		XXX	4
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	15,369	0	0	0	15,369
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,170				1,170
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,170	0	0	0	1,170
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,170	0	0	0	1,170
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	185,356				185,356
12. Surrender values and withdrawals for life contracts.....	94,161				94,161
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	279,517	0	0	0	279,517

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	27	2,230,071	(a).....						27	2,230,071
21. Issued during year.....	6	74,500							6	74,500
22. Other changes to in force (Net).....	(4)	(41,500)							(4)	(41,500)
23. In force December 31 of current year.....	29	2,263,071	(a).....	0	0	0	0	0	29	2,263,071

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,963,261	3,983,922		2,925,510	2,931,381
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,963,261	3,983,922	0	2,925,510	2,931,381
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,963,261	3,983,922	0	2,925,510	2,931,381

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	165,224				165,224
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	165,232	0	0	0	165,232
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,915				2,915
6.2 Applied to pay renewal premiums.....	265				265
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	35				35
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,215	0	0	0	3,215
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,215	0	0	0	3,215
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	185,198				185,198
10. Matured endowments.....					0
11. Annuity benefits.....	422,526				422,526
12. Surrender values and withdrawals for life contracts.....	176,342				176,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	784,066	0	0	0	784,066

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	185,990							4	185,990
17. Incurred during current year.....	2	99,075							2	99,075
Settled during current year:										
18.1 By payment in full.....	3	180,065							3	180,065
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	180,065	0	0	0	0	0	0	3	180,065
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	180,065	0	0	0	0	0	0	3	180,065
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	105,000	0	0	0	0	0	0	3	105,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	296	36,060,654		(a).....					296	36,060,654
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(35)	(3,290,884)							(35)	(3,290,884)
23. In force December 31 of current year.....	261	32,769,770	0	(a).....0	0	0	0	0	261	32,769,770

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	97,192				97,192
2. Annuity considerations.....	6,502				6,502
3. Deposit-type contract funds.....	278	XXX		XXX	278
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	103,972	0	0	0	103,972
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,583				1,583
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	156				156
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,739	0	0	0	1,739
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,739	0	0	0	1,739
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	102,325				102,325
10. Matured endowments.....	386				386
11. Annuity benefits.....	579,056				579,056
12. Surrender values and withdrawals for life contracts.....	1,366,373				1,366,373
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,048,140	0	0	0	2,048,140

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	8,267							7	8,267
17. Incurred during current year.....	11	93,709							11	93,709
Settled during current year:										
18.1 By payment in full.....	13	98,882							13	98,882
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	98,882	0	0	0	0	0	0	13	98,882
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	98,882	0	0	0	0	0	0	13	98,882
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	3,094	0	0	0	0	0	0	5	3,094
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	206	3,508,270	(a).....						206	3,508,270
21. Issued during year.....	85	818,500							85	818,500
22. Other changes to in force (Net).....	(23)	(1,105,255)							(23)	(1,105,255)
23. In force December 31 of current year.....	268	3,221,515	0	(a).....0	0	0	0	0	268	3,221,515

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,596	2,634		226	70
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,490,777	3,516,267		2,081,319	2,035,014
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,490,777	3,516,267	0	2,081,319	2,035,014
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,493,373	3,518,901	0	2,081,545	2,035,084

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,033				11,033
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	387	XXX		XXX	387
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	11,420	0	0	0	11,420
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	634				634
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	40				40
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	674	0	0	0	674
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	674	0	0	0	674
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	38,377				38,377
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	(354)				(354)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	38,023	0	0	0	38,023

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,352							1	25,352
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	25,352							1	25,352
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	25,352	0	0	0	0	0	0	1	25,352
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	25,352	0	0	0	0	0	0	1	25,352
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	20	892,189	(a).....						20	892,189
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(13,989)							(1)	(13,989)
23. In force December 31 of current year.....	19	878,200	(a).....	0	0	0	0	0	19	878,200

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	138	134		40	66
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	138	134	0	40	66
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	138	134	0	40	66

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,996				20,996
2. Annuity considerations.....	(5)				(5)
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	20,991	0	0	0	20,991
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	54,722				54,722
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	224,993				224,993
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	279,715	0	0	0	279,715

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	24,196							10	24,196
17. Incurred during current year.....	12	41,908							12	41,908
Settled during current year:										
18.1 By payment in full.....	17	50,814							17	50,814
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	50,814	0	0	0	0	0	0	17	50,814
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	50,814	0	0	0	0	0	0	17	50,814
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	15,290	0	0	0	0	0	0	5	15,290
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	246	3,994,178	(a).....						246	3,994,178
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(22)	(138,873)							(22)	(138,873)
23. In force December 31 of current year.....	224	3,855,305	0	0	0	0	0	0	224	3,855,305

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	25,590	25,905		11,918	12,222
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	25,590	25,905	0	11,918	12,222
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	25,590	25,905	0	11,918	12,222

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	297,786				297,786
2. Annuity considerations.....	1,748				1,748
3. Deposit-type contract funds.....	1,694	XXX		XXX	1,694
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	301,228	0	0	0	301,228
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,652				13,652
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	859				859
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,511	0	0	0	14,511
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	14,511	0	0	0	14,511
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	367,862				367,862
10. Matured endowments.....	2,395				2,395
11. Annuity benefits.....	82,172				82,172
12. Surrender values and withdrawals for life contracts.....	193,892				193,892
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	646,321	0	0	0	646,321

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	20	66,977							20	66,977
17. Incurred during current year.....	62	352,995							62	352,995
Settled during current year:										
18.1 By payment in full.....	66	359,030							66	359,030
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	66	359,030	0	0	0	0	0	0	66	359,030
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	66	359,030	0	0	0	0	0	0	66	359,030
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	16	60,942	0	0	0	0	0	0	16	60,942
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,623	25,307,979	(a)						1,623	25,307,979
21. Issued during year.....	96	950,000							96	950,000
22. Other changes to in force (Net).....	(133)	(1,877,486)							(133)	(1,877,486)
23. In force December 31 of current year.....	1,586	24,380,493	0	(a)	0	0	0	0	1,586	24,380,493

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,797	2,915		355	394
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	5,734	6,014		7,971	6,485
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	6,890,112	6,930,100		5,035,813	4,998,351
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,890,112	6,930,100	0	5,035,813	4,998,351
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,898,643	6,939,029	0	5,044,139	5,005,230

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,436				12,436
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	12,436	0	0	0	12,436
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	69				69
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	82				82
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	151	0	0	0	151
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	151	0	0	0	151
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	28,940				28,940
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	1,230				1,230
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	30,170	0	0	0	30,170

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	6	28,491							6	28,491
Settled during current year:										
18.1 By payment in full.....	6	28,491							6	28,491
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	28,491	0	0	0	0	0	0	6	28,491
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	28,491	0	0	0	0	0	0	6	28,491
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	45	441,362	(a)						45	441,362
21. Issued during year.....	8	102,500							8	102,500
22. Other changes to in force (Net).....	(6)	(30,977)							(6)	(30,977)
23. In force December 31 of current year.....	47	512,885	0	(a)	0	0	0	0	47	512,885

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,831	2,786		745	731
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,012,369	1,025,211		790,272	775,974
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,012,369	1,025,211	0	790,272	775,974
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,015,200	1,027,997	0	791,017	776,705

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	358,008				358,008
2. Annuity considerations.....	6,372				6,372
3. Deposit-type contract funds.....	456	XXX		XXX	456
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	364,836	0	0	0	364,836
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,835				4,835
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	47				47
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,882	0	0	0	4,882
Annuities:					
7.1 Paid in cash or left on deposit.....	103				103
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	103	0	0	0	103
8. Grand Totals (Lines 6.5 + 7.4).....	4,985	0	0	0	4,985
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	969,563				969,563
10. Matured endowments.....	13,988				13,988
11. Annuity benefits.....	131,908				131,908
12. Surrender values and withdrawals for life contracts.....	390,027				390,027
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,505,486	0	0	0	1,505,486

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	98	388,549							98	388,549
17. Incurred during current year.....	184	835,997							184	835,997
Settled during current year:										
18.1 By payment in full.....	188	928,921							188	928,921
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	188	928,921	0	0	0	0	0	0	188	928,921
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	188	928,921	0	0	0	0	0	0	188	928,921
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	94	295,625	0	0	0	0	0	0	94	295,625
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,255	27,153,939	(a).....		99	968,704			2,354	28,122,643
21. Issued during year.....	122	1,188,500							122	1,188,500
22. Other changes to in force (Net).....	(277)	(2,223,192)			(29)	(260,652)			(306)	(2,483,844)
23. In force December 31 of current year.....	2,100	26,119,247	0	(a).....0	70	708,052	0	0	2,170	26,827,299

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	13,718	14,048		2,523	1,723
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	157	140			(1)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	9,810,984	9,939,511		6,856,598	6,736,439
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,810,984	9,939,511	0	6,856,598	6,736,439
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,824,859	9,953,699	0	6,859,121	6,738,161

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	141,733		274,856		416,589
2. Annuity considerations.....	6,290				6,290
3. Deposit-type contract funds.....	4,570	XXX		XXX	4,570
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	152,593	0	274,856	0	427,449
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	11,344				11,344
6.2 Applied to pay renewal premiums.....	138				138
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	441				441
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,923	0	0	0	11,923
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,923	0	0	0	11,923
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	345,788				345,788
10. Matured endowments.....	5,046				5,046
11. Annuity benefits.....	238,844				238,844
12. Surrender values and withdrawals for life contracts.....	742,917				742,917
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,332,595	0	0	0	1,332,595

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	32,823							9	32,823
17. Incurred during current year.....	43	387,335							43	387,335
Settled during current year:										
18.1 By payment in full.....	38	341,886							38	341,886
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	38	341,886	0	0	0	0	0	0	38	341,886
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	38	341,886	0	0	0	0	0	0	38	341,886
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	14	78,272	0	0	0	0	0	0	14	78,272
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	742	10,286,272		(a).....					742	10,286,272
21. Issued during year.....	245	2,760,000							245	2,760,000
22. Other changes to in force (Net).....	(120)	(2,176,122)							(120)	(2,176,122)
23. In force December 31 of current year.....	867	10,870,150	0	(a).....0	0	0	0	0	867	10,870,150

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,855,154	4,875,672		1,332,283	1,446,432
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	179	189			(22)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	24,593,791	24,605,868		14,890,921	14,872,796
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	24,593,791	24,605,868	0	14,890,921	14,872,796
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	29,449,124	29,481,729	0	16,223,204	16,319,206

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR
NAIC Group Code....0901 NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,085				18,085
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	1,005	XXX		XXX	1,005
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	19,105	0	0	0	19,105
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	664				664
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	664	0	0	0	664
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	664	0	0	0	664
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,036				10,036
10. Matured endowments.....					0
11. Annuity benefits.....	21,172				21,172
12. Surrender values and withdrawals for life contracts.....	111,279				111,279
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	142,487	0	0	0	142,487

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	10,000							1	10,000
Settled during current year:										
18.1 By payment in full.....	1	10,000							1	10,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	10,000	0	0	0	0	0	0	1	10,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	10,000	0	0	0	0	0	0	1	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	18	937,799	(a)						18	937,799
21. Issued during year.....	4	48,000							4	48,000
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	22	985,799	0	0	0	0	0	0	22	985,799

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	809,874	811,039		533,863	532,223
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	809,874	811,039	0	533,863	532,223
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	809,874	811,039	0	533,863	532,223

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	175,727				175,727
2. Annuity considerations.....	567				567
3. Deposit-type contract funds.....	711	XXX		XXX	711
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	177,005	0	0	0	177,005
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	23,410				23,410
6.2 Applied to pay renewal premiums.....	46				46
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,084				1,084
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	24,540	0	0	0	24,540
Annuities:					
7.1 Paid in cash or left on deposit.....	95				95
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	95	0	0	0	95
8. Grand Totals (Lines 6.5 + 7.4).....	24,635	0	0	0	24,635
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	288,963		3,000		291,963
10. Matured endowments.....	16,866				16,866
11. Annuity benefits.....	180,910				180,910
12. Surrender values and withdrawals for life contracts.....	185,992				185,992
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	672,731	0	3,000	0	675,731

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	31	38,135							31	38,135
17. Incurred during current year.....	48	385,845			1	3,000			49	388,845
Settled during current year:										
18.1 By payment in full.....	47	299,479			1	3,000			48	302,479
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	47	299,479	0	0	1	3,000	0	0	48	302,479
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	47	299,479	0	0	1	3,000	0	0	48	302,479
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	124,501	0	0	0	0	0	0	32	124,501
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,179	15,044,075		(a).....	1	3,000			1,180	15,047,075
21. Issued during year.....	40	487,500							40	487,500
22. Other changes to in force (Net).....	(83)	(916,785)							(83)	(916,785)
23. In force December 31 of current year.....	1,136	14,614,790	0	(a).....0	1	3,000	0	0	1,137	14,617,790

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,152	2,119		181	45
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	183	175		449	449
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,100,134	1,103,622		826,626	832,420
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,100,134	1,103,622	0	826,626	832,420
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,102,469	1,105,916	0	827,256	832,914

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,386				8,386
2. Annuity considerations.....	1,141				1,141
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,527	0	0	0	9,527
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	20				20
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	72				72
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	92	0	0	0	92
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	92	0	0	0	92
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	24,740				24,740
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	59,060				59,060
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	83,800	0	0	0	83,800

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	15,000							1	15,000
17. Incurred during current year.....	3	15,126							3	15,126
Settled during current year:										
18.1 By payment in full.....	3	24,126							3	24,126
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	24,126	0	0	0	0	0	0	3	24,126
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	24,126	0	0	0	0	0	0	3	24,126
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	6,000	0	0	0	0	0	0	1	6,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	59	560,580		(a).....					59	560,580
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(8)	(90,731)							(8)	(90,731)
23. In force December 31 of current year.....	51	469,849	0	(a).....0	0	0	0	0	51	469,849

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	105	105			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	560	560		43	43
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	560	560	0	43	43
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	665	665	0	43	43

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	110,738				110,738
2. Annuity considerations.....	520				520
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	111,258	0	0	0	111,258
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	242				242
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	242	0	0	0	242
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	242	0	0	0	242
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	46,695				46,695
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	90,106				90,106
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	136,801	0	0	0	136,801

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	48,433							3	48,433
Settled during current year:										
18.1 By payment in full.....	2	46,508							2	46,508
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	46,508	0	0	0	0	0	0	2	46,508
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	46,508	0	0	0	0	0	0	2	46,508
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,925	0	0	0	0	0	0	1	1,925
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	414	12,163,764		(a).....	2	71,988			416	12,235,752
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(14)	(504,846)				(7,236)			(14)	(512,082)
23. In force December 31 of current year.....	400	11,658,918	0	(a).....0	2	64,752	0	0	402	11,723,670

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	502,386	497,155		298,539	331,148
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	502,386	497,155	0	298,539	331,148
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	502,386	497,155	0	298,539	331,148

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,600				17,600
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	119	XXX		XXX	119
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	17,727	0	0	0	17,727
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,004				2,004
6.2 Applied to pay renewal premiums.....	87				87
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	36				36
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,127	0	0	0	2,127
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,127	0	0	0	2,127
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,603				7,603
10. Matured endowments.....					0
11. Annuity benefits.....	209,691				209,691
12. Surrender values and withdrawals for life contracts.....	1,220,336				1,220,336
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,437,630	0	0	0	1,437,630

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,697							1	2,697
17. Incurred during current year.....	2	4,761							2	4,761
Settled during current year:										
18.1 By payment in full.....	3	7,458							3	7,458
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	7,458	0	0	0	0	0	0	3	7,458
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	7,458	0	0	0	0	0	0	3	7,458
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	31	847,671	(a)						31	847,671
21. Issued during year.....	47	412,000							47	412,000
22. Other changes to in force (Net).....	(5)	(73,016)							(5)	(73,016)
23. In force December 31 of current year.....	73	1,186,655	0	(a).....0	0	0	0	0	73	1,186,655

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	269	269		19	19
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	996,257	967,625		582,974	739,250
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	996,257	967,625	0	582,974	739,250
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	996,526	967,894	0	582,993	739,269

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,244				14,244
2. Annuity considerations.....	30				30
3. Deposit-type contract funds.....	9	XXX		XXX	9
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	14,283	0	0	0	14,283
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	486				486
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	319				319
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	805	0	0	0	805
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	805	0	0	0	805
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,283				15,283
10. Matured endowments.....					0
11. Annuity benefits.....	114,891				114,891
12. Surrender values and withdrawals for life contracts.....	171,514				171,514
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	301,688	0	0	0	301,688

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	7,808							1	7,808
17. Incurred during current year.....	3	15,175							3	15,175
Settled during current year:										
18.1 By payment in full.....	3	15,175							3	15,175
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	15,175	0	0	0	0	0	0	3	15,175
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	15,175	0	0	0	0	0	0	3	15,175
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	7,808	0	0	0	0	0	0	1	7,808
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	46	1,360,352	(a)						46	1,360,352
21. Issued during year.....	3	35,000							3	35,000
22. Other changes to in force (Net).....	(6)	(84,497)							(6)	(84,497)
23. In force December 31 of current year.....	43	1,310,855	0	(a)	0	0	0	0	43	1,310,855

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	707,536	717,731		407,660	428,620
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	707,536	717,731	0	407,660	428,620
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	707,536	717,731	0	407,660	428,620

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	124,231				124,231
2. Annuity considerations.....	923				923
3. Deposit-type contract funds.....	153	XXX		XXX	153
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	125,307	0	0	0	125,307
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,705				2,705
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,705	0	0	0	2,705
Annuities:					
7.1 Paid in cash or left on deposit.....	31				31
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	31	0	0	0	31
8. Grand Totals (Lines 6.5 + 7.4).....	2,736	0	0	0	2,736
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	268,547				268,547
10. Matured endowments.....	24,693				24,693
11. Annuity benefits.....	10,414				10,414
12. Surrender values and withdrawals for life contracts.....	75,455				75,455
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	379,109	0	0	0	379,109

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	14	65,432							14	65,432
17. Incurred during current year.....	49	280,236							49	280,236
Settled during current year:										
18.1 By payment in full.....	48	278,340							48	278,340
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	48	278,340	0	0	0	0	0	0	48	278,340
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	48	278,340	0	0	0	0	0	0	48	278,340
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	15	67,328	0	0	0	0	0	0	15	67,328
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	982	12,030,538		(a).....	5	21,900			987	12,052,438
21. Issued during year.....	8	81,000							8	81,000
22. Other changes to in force (Net).....	(79)	(848,234)			(1)	(11,400)			(80)	(859,634)
23. In force December 31 of current year.....	911	11,263,304	0	(a).....0	4	10,500	0	0	915	11,273,804

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,278	6,465		2,645	2,546
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	1	(2)			(14)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,058,887	1,071,736		568,509	557,785
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,058,887	1,071,736	0	568,509	557,785
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,065,166	1,078,199	0	571,154	560,317

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,640				1,640
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	1,034	XXX		XXX	1,034
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,689	0	0	0	2,689
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	184				184
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	184	0	0	0	184
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	184	0	0	0	184
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	10,651				10,651
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	10,651	0	0	0	10,651

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	6	77,142		(a).....					6	77,142
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	6	77,142	0	(a).....0	0	0	0	0	6	77,142

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,296	1,296		92	92
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	366,729	368,766		264,040	263,265
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	366,729	368,766	0	264,040	263,265
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	368,025	370,062	0	264,132	263,357

(b) For health business on indicated lines report: Number of persons insured under PPO managed products.....0 and number of persons insured under indemnity only products.....0.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	4,139,913
2. Current year's realized pre-tax capital gains/(losses) of \$.....447,675 transferred into the reserve net of taxes of \$.....156,686.....	290,989
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	4,430,902
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	1,535,165
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	2,895,737

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2016.....	1,451,285	83,880		1,535,165
2. 2017.....	1,153,314	102,597		1,255,911
3. 2018.....	866,305	30,333		896,638
4. 2019.....	587,889	22,561		610,450
5. 2020.....	352,108	14,561		366,669
6. 2021.....	175,181	6,219		181,400
7. 2022.....	(3,302)	1,935		(1,367)
8. 2023.....	(91,211)	2,056		(89,155)
9. 2024.....	(79,748)	2,096		(77,652)
10. 2025.....	(64,386)	2,217		(62,169)
11. 2026.....	(52,667)	2,257		(50,410)
12. 2027.....	(41,332)	2,419		(38,913)
13. 2028.....	(34,520)	2,459		(32,061)
14. 2029.....	(33,349)	2,580		(30,769)
15. 2030.....	(30,310)	2,660		(27,650)
16. 2031.....	(23,132)	2,822		(20,310)
17. 2032.....	(13,603)	2,580		(11,023)
18. 2033.....	(3,955)	2,056		(1,899)
19. 2034.....	2,740	1,492		4,232
20. 2035.....	5,688	887		6,575
21. 2036.....	6,752	322		7,074
22. 2037.....	4,958			4,958
23. 2038.....	2,717			2,717
24. 2039.....	1,695			1,695
25. 2040.....	763			763
26. 2041.....	74			74
27. 2042.....	(42)			(42)
28. 2043.....				0
29. 2044.....				0
30. 2045.....				0
31. 2046 and Later.....				0
32. Total (Lines 1 to 31).....	4,139,912	290,989	0	4,430,901

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	1,228,897		1,228,897	0		0	1,228,898
2. Realized capital gains/(losses) net of taxes - General Account.....			0			0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0			0	0
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	278,756		278,756			0	278,756
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	1,507,653	0	1,507,653	0	0	0	1,507,654
9. Maximum reserve.....	1,384,403		1,384,403			0	1,384,403
10. Reserve objective.....	927,118		927,118			0	927,118
11. 20% of (Line 10 minus Line 8).....	(116,107)	0	(116,107)	(0)	0	(0)	(116,107)
12. Balance before transfers (Lines 8 + 11).....	1,391,546	0	1,391,546	0	0	0	1,391,546
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	(7,143)		(7,143)			0	(7,143)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	1,384,403	0	1,384,403	0	0	0	1,384,403

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1		Exempt obligations.....	4,084,200	.XXX.	XXX.....	4,084,200	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	70,697,626	.XXX.	XXX.....	70,697,626	0.0004	28,279	0.0023	162,605	0.0030	212,093
3	2	High quality.....	113,403,847	.XXX.	XXX.....	113,403,847	0.0019	215,467	0.0058	657,742	0.0090	1,020,635
4	3	Medium quality.....	3,102,186	.XXX.	XXX.....	3,102,186	0.0093	28,850	0.0230	71,350	0.0340	105,474
5	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	
9		Total long-term bonds (sum of Lines 1 through 8).....	191,287,859	.XXX.	XXX.....	191,287,859	XXX.	272,597	XXX.	891,697	XXX.	1,338,202
		PREFERRED STOCKS										
10	1	Highest quality.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		.XXX.	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		.XXX.	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		.XXX.	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	0
		SHORT-TERM BONDS										
18		Exempt obligations.....		.XXX.	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....	15,400,351	.XXX.	XXX.....	15,400,351	0.0004	6,160	0.0023	35,421	0.0030	46,201
20	2	High quality.....		.XXX.	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		.XXX.	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 through 24).....	15,400,351	.XXX.	XXX.....	15,400,351	XXX.	6,160	XXX.	35,421	XXX.	46,201
		DERIVATIVE INSTRUMENTS										
26		Exchange traded.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		.XXX.	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		.XXX.	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	0
34		Total (Lines 9 + 17 + 25 + 33).....	206,688,210	.XXX.	XXX.....	206,688,210	XXX.	278,757	XXX.	927,118	XXX.	1,384,403

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

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

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(a).....	0	(a).....	0
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....	40,653,682	XXX	XXX	40,653,682	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
5		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
6		Fixed income highest quality.....				0	XXX		XXX		XXX	
7		Fixed income high quality.....				0	XXX		XXX		XXX	
8		Fixed income medium quality.....				0	XXX		XXX		XXX	
9		Fixed income low quality.....				0	XXX		XXX		XXX	
10		Fixed income lower quality.....				0	XXX		XXX		XXX	
11		Fixed income in or near default.....				0	XXX		XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....	0	(a).....	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
14		Real estate.....				0	(b).....	0	(b).....	0	(b).....	0
15		Affiliated - certain other (see SVO Purposes and Procedures Manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17		Total common stock (sum of Lines 1 through 16).....	40,653,682	0	0	40,653,682	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18		Home office property (General Account only).....				0	0.0000	0	0.0750	0	0.0750	0
19		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written.....	280,889,510	XXX.....	3,085,020	XXX.....		XXX.....	611,802	XXX.....	892,953	XXX.....	275,954,403	XXX..	324,902	XXX.....	XXX.....	20,430	XXX..	
2.	Premiums earned.....	281,511,447	XXX.....	3,109,888	XXX.....		XXX.....	618,333	XXX.....	910,733	XXX.....	276,518,328	XXX..	332,648	XXX.....	XXX.....	21,517	XXX..	
3.	Incurred claims.....	187,366,857	66.6	1,354,852	43.6	0	0.0	390,749	63.2	1,039,478	114.1	184,449,513	66.7	81,885	24.6	0	0.0	50,380	234.1
4.	Cost containment expenses.....	631,861	0.2	564	0.0		0.0	197	0.0	296	0.0	630,468	0.2	311	0.1		0.0	25	0.1
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	187,998,718	66.8	1,355,416	43.6	0	0.0	390,946	63.2	1,039,774	114.2	185,079,981	66.9	82,196	24.7	0	0.0	50,405	234.3
6.	Increase in contract reserves.....	6,397,193	2.3	671,962	21.6	0	0.0	(31,665)	(5.1)	(510,211)	(56.0)	6,268,114	2.3	8,779	2.6	0	0.0	(9,786)	(45.5)
7.	Commissions (a).....	34,082,857	12.1	233,337	7.5		0.0	(22,547)	(3.6)	53,564	5.9	33,813,799	12.2	2,864	0.9		0.0	1,840	8.6
8.	Other general insurance expenses.....	34,096,088	12.1	268,481	8.6		0.0	92,504	15.0	138,652	15.2	33,439,005	12.1	145,867	43.9		0.0	11,579	53.8
9.	Taxes, licenses and fees.....	6,627,963	2.4	181,304	5.8		0.0	13,676	2.2	17,420	1.9	6,408,469	2.3	6,346	1.9		0.0	748	3.5
10.	Total other expenses incurred.....	74,806,908	26.6	683,122	22.0	0	0.0	83,633	13.5	209,636	23.0	73,661,273	26.6	155,077	46.6	0	0.0	14,167	65.8
11.	Aggregate write-ins for deductions.....	130,632	0.0	2,776	0.1	0	0.0	(65)	(0.0)	(63)	(0.0)	128,180	0.0	(182)	(0.1)	0	0.0	(14)	(0.1)
12.	Gain from underwriting before dividends or refunds.....	12,177,996	4.3	396,612	12.8	0	0.0	175,484	28.4	171,597	18.8	11,380,780	4.1	86,778	26.1	0	0.0	(33,255)	(154.6)
13.	Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14.	Gain from underwriting after dividends or refunds.....	12,177,996	4.3	396,612	12.8	0	0.0	175,484	28.4	171,597	18.8	11,380,780	4.1	86,778	26.1	0	0.0	(33,255)	(154.6)
DETAILS OF WRITE-INS																			
1101.	Increase in Loading.....	168,568	0.1	2,984	0.1		0.0	9	0.0	(7)	(0.0)	165,695	0.1	(113)	(0.0)		0.0		0.0
1102.	Penalties.....	(15,544)	(0.0)	(121)	(0.0)		0.0	(42)	(0.0)	(63)	(0.0)	(15,246)	(0.0)	(67)	(0.0)		0.0	(5)	(0.0)
1103.	Express Script Rebates.....	(22,368)	(0.0)	(87)	(0.0)		0.0	(31)	(0.0)		0.0	(22,239)	(0.0)	(2)	(0.0)		0.0	(9)	(0.0)
1198.	Summary of remaining write-ins for Line 11 from overflow page.....	(24)	(0.0)	0	0.0	0	0.0	(1)	(0.0)	7	0.0	(30)	(0.0)	0	0.0	0	0.0	0	0.0
1199.	Total (Lines 1101 through 1103 plus 1198) (Line 11 above).	130,632	0.0	2,776	0.1	0	0.0	(65)	(0.0)	(63)	(0.0)	128,180	0.0	(182)	(0.1)	0	0.0	(14)	(0.1)

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit A&H (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	12,992,783	100,352		27,973	103,544	12,677,218	77,209		6,487
2. Advance premiums.....	3,131,455	32,135		7,106	4,485	3,084,149	3,226		354
3. Reserve for rate credits.....	0								
4. Total premium reserves, current year.....	16,124,238	132,487	0	35,079	108,029	15,761,367	80,435	0	6,841
5. Total premium reserves, prior year.....	17,866,132	176,247		42,374	131,463	17,418,758	89,148		8,142
6. Increase in total premium reserves.....	(1,741,894)	(43,760)	0	(7,295)	(23,434)	(1,657,391)	(8,713)	0	(1,301)
B. Contract Reserves:									
1. Additional reserves (a).....	101,012,956	5,857,424		225,311	2,019,031	92,867,566	7,771		35,853
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	101,012,956	5,857,424	0	225,311	2,019,031	92,867,566	7,771	0	35,853
4. Total contract reserves, prior year.....	94,615,763	5,185,462		256,976	2,529,242	86,599,452	(1,008)		45,639
5. Increase in contract reserves.....	6,397,193	671,962	0	(31,665)	(510,211)	6,268,114	8,779	0	(9,786)
C. Claim Reserves and Liabilities:									
1. Total current year.....	44,943,851	674,250	0	93,880	7,746,308	36,084,654	58,224	0	286,535
2. Total prior year.....	43,971,516	637,455		119,443	8,717,223	34,111,033	66,551		319,811
3. Increase.....	972,335	36,795	0	(25,563)	(970,915)	1,973,621	(8,327)	0	(33,276)

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PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	30,176,444	301,979		48,303	1,894,067	27,820,368	29,461		82,266
1.2 On claims incurred during current year.....	156,218,078	1,016,078		368,009	116,326	154,655,524	60,751		1,390
2. Claim Reserves and Liabilities, December 31, current year:									
2.1 On claims incurred prior to current year.....	15,065,887	104,459		955	7,163,946	7,513,257	11,245		272,025
2.2 On claims incurred during current year.....	29,877,964	569,791		92,925	582,362	28,571,397	46,979		14,510
3. Test:									
3.1 Lines 1.1 and 2.1.....	45,242,331	406,438	0	49,258	9,058,013	35,333,625	40,706	0	354,291
3.2 Claim reserves and liabilities, December 31, prior year.....	43,971,516	637,455		119,443	8,717,223	34,111,033	66,551		319,811
3.3 Line 3.1 minus Line 3.2.....	1,270,815	(231,017)	0	(70,185)	340,790	1,222,592	(25,845)	0	34,480

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	112,334,901	3,011,453		589,205	892,964	107,478,002	324,902		38,375
2. Premiums earned.....	113,379,772	3,036,031		595,336	910,739	108,465,556	332,648		39,462
3. Incurred claims.....	72,109,787	1,367,914		391,911	1,041,778	69,175,908	81,896		50,380
4. Commissions.....	7,798,946	231,904		(24,375)	53,564	7,533,149	2,864		1,840
B. Reinsurance Ceded:									
1. Premiums written.....	17,403,483	6,428,141				10,975,342			
2. Premiums earned.....	17,417,192	6,427,902				10,989,290			
3. Incurred claims.....	7,828,312	1,884,441		(3,283)		5,947,154			
4. Commissions.....	4,935,588	2,361,446				2,574,142			

(a) Includes \$0 premium deficiency reserve.

Loyal American Life Insurance Company
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....			123,085,382	123,085,382
2. Beginning claim reserves and liabilities.....	31		18,232,998	18,233,029
3. Ending claim reserves and liabilities.....	31		19,853,352	19,853,383
4. Claims paid.....	0	0	121,465,028	121,465,028
B. Assumed Reinsurance:				
5. Incurred claims.....	220,496	201,038	71,688,254	72,109,788
6. Beginning claim reserves and liabilities.....	62,023	24,451	25,238,756	25,325,230
7. Ending claim reserves and liabilities.....	76,652	20,522	25,563,851	25,661,025
8. Claims paid.....	205,867	204,967	71,363,159	71,773,993
C. Ceded Reinsurance:				
9. Incurred claims.....			7,828,312	7,828,312
10. Beginning claim reserves and liabilities.....			3,264,112	3,264,112
11. Ending claim reserves and liabilities.....			3,572,225	3,572,225
12. Claims paid.....	0	0	7,520,199	7,520,199
D. Net:				
13. Incurred claims.....	220,496	201,038	186,945,324	187,366,858
14. Beginning claim reserves and liabilities.....	62,054	24,451	40,207,642	40,294,147
15. Ending claim reserves and liabilities.....	76,683	20,522	41,844,978	41,942,183
16. Claims paid.....	205,867	204,967	185,307,988	185,718,822
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	220,496	201,038	187,577,185	187,998,719
18. Beginning reserves and liabilities.....	62,054	24,451	40,255,781	40,342,286
19. Ending reserves and liabilities.....	76,683	20,522	41,891,447	41,988,652
20. Paid claims and cost containment expenses.....	205,867	204,967	185,941,519	186,352,353

SCHEDULE S - PART 1 - SECTION 1

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Non-Affiliates - U.S. Non-Affiliates											
86231.....	39-0989781....	10/20/1978	Transamerica Life Insurance Company.....	IA.....	CO/I.....	1,895,006	757,000	23,059			
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....					1,895,006	757,000	23,059	0	0	0
1099999.	Total - General Account - Non-Affiliates.....					1,895,006	757,000	23,059	0	0	0
1199999.	Total - General Account.....					1,895,006	757,000	23,059	0	0	0
2399999.	Total U.S.....					1,895,006	757,000	23,059	0	0	0
9999999.	Total.....					1,895,006	757,000	23,059	0	0	0

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
Non-Affiliates - U.S. Non-Affiliates											
66044.....	46-0164570....	01/01/1994	Midland National Life.....	IA.....	CO/I.....	8,292	508	21,763	938	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	CO/I.....	5,064,666	196,632	876,548	371,771	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	CO/I.....	107,261,944	7,946,010	97,785,772	15,408,422	.....	.....
0899999.	Total - Non-Affiliates - U.S. Non-Affiliates.....					112,334,902	8,143,150	98,684,083	15,781,131	0	0
1099999.	Total - Non-Affiliates.....					112,334,902	8,143,150	98,684,083	15,781,131	0	0
1199999.	Total - U.S.....					112,334,902	8,143,150	98,684,083	15,781,131	0	0
9999999.	Total.....					112,334,902	8,143,150	98,684,083	15,781,131	0	0

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
86231.....	39-0989781....	04/24/1975	Transamerica Life Insurance Company.....	IA.....	30,000	13,000
91472.....	63-0782739....	05/17/1972	Globe Life & Accident Company.....	NE.....	.....	.....24,657
88340.....	59-2859797....	07/01/1983	Hanover Life Reassurance Company of America.....	FL.....	.....	.....54,167
82627.....	06-0839705....	04/01/1982	Swiss Re Life & Health America Inc.....	MO.....	.....	.....46,463
63312.....	13-1935920....	08/31/2012	Great American Life Insurance.....	OH.....	.....	.....5,224,163
63312.....	13-1935920....	01/01/2007	Great American Life Insurance.....	OH.....	.....	.....687,448
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				30,000	6,049,898
1099999.	Total - Life and Annuity Non-Affiliates.....				30,000	6,049,898
1199999.	Total - Life and Annuity.....				30,000	6,049,898
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	3,001,366	19,598
99724.....	73-1155182....	06/01/2008	LifeShield National Insurance Company.....	OK.....	.....	.....3,166,700
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				3,001,366	3,186,298
2199999.	Total - Accident and Health Non-Affiliates.....				3,001,366	3,186,298
2299999.	Total - Accident and Health.....				3,001,366	3,186,298
2399999.	Total U.S.....				3,031,366	9,236,196
9999999.	Total.....				3,031,366	9,236,196

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities

Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
86231.....	39-0989781....	04/24/1975	Transamerica Life Insurance Company.....	IA.....	YRT/I.....	OL.....	2,022,319	22,236	18,467	86,453	.....	.....	.....	.....
93572.....	43-1235868....	06/01/1989	RGA Insurance Company	MO.....	YRT/I.....	OL.....	117,157	37	33	851	.....	.....	.....	.....
93572.....	43-1235868....	12/15/1989	RGA Insurance Company	MO.....	YRT/I.....	OL.....	64,500	474	760	1,428	.....	.....	.....	.....
93572.....	43-1235868....	09/01/1986	RGA Insurance Company	MO.....	YRT/I.....	OL.....	233,333	225	112	5,009	.....	.....	.....	.....
60895.....	35-0145825....	05/01/1980	American United Life Insurance Company.....	IN.....	CO/I.....	OL.....	360,000	7,977	7,313	12,470	.....	.....	.....	.....
60895.....	35-0145825....	03/01/1965	American United Life Insurance Company.....	IN.....	YRT/I.....	OL.....	4,823	1,369	697	(800)	.....	.....	.....	.....
60895.....	35-0145825....	02/14/1962	American United Life Insurance Company.....	IN.....	YRT/I.....	OL.....	11,934	3,388	335	748	.....	.....	.....	.....
88099.....	75-1608507....	01/01/1975	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	42,395	160	151	290	.....	.....	.....	.....
86258.....	13-2572994....	02/01/1990	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	23,424	7	7	180	.....	.....	.....	.....
86258.....	13-2572994....	12/15/1989	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	64,500	474	760	1,427	.....	.....	.....	.....
86258.....	13-2572994....	11/22/1966	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	8,000	121	60	1,101	.....	.....	.....	.....
86258.....	13-2572994....	02/12/1965	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	713,163	23,276	95,175	21,596	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	102,816	37	351	819	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	288,638	362	.....	.....7,847	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	1,167,081	59,050	54,605	185,766	.....	.....	.....	.....
68276.....	48-1024691....	10/01/1986	Employers Reassurance Corporation.....	KS.....	CO/I.....	OL.....	33,333	225	206	802	.....	.....	.....	.....
68276.....	48-1024691....	01/01/1976	Employers Reassurance Corporation.....	KS.....	ADB/I.....	OL.....	.....	.....	.....4,356	.....	.....	.....	.....	.....
91472.....	63-0782739....	05/17/1972	Globe Life & Accident Insurance Company.....	NE.....	CO/I.....	OL.....	2,639,564	1,637,570	1,951,240	59,429	.....	.....	.....	.....
86258.....	13-2572994....	05/01/1984	General Re Life Corporation.....	CT.....	CO/I.....	OL.....	3,008,570	1,786,563	1,066,435	269,567	.....	.....	.....	.....
82627.....	06-0839705....	04/01/1984	Swiss Re Life & Health America Inc.....	MO.....	CO/I.....	OL.....	300,000	96,125	89,106	14,003	.....	.....	.....	.....
82627.....	06-0839705....	04/01/1982	Swiss Re Life & Health America Inc.....	MO.....	YRT/I.....	OL.....	469,259	14,250	16,964	15,457	.....	.....	.....	.....
82627.....	06-0839705....	11/01/2000	Swiss Re Life & Health America Inc.....	MO.....	ADB/I.....	OL.....	.....	.....	.....	.....11,788	.....	.....	.....	.....
88099.....	75-1608507....	09/01/1980	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	200,000	.....	.....72,400	5,644	.....	.....	.....	.....
88099.....	75-1608507....	12/31/1985	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	1,100,000	27,699	27,699	3,769	.....	.....	.....	.....
88099.....	75-1608507....	12/31/1966	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	1,392,769	4,547	4,279	10,164	.....	.....	.....	.....
88099.....	75-1608507....	10/15/1980	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	526,672	2,483	2,483	8,390	.....	.....	.....	.....
87572.....	23-2038295....	03/01/1980	Scottish Re (US) Inc.....	DE.....	CO/I.....	OL.....	10,000	333	.....	.....(22,161)	.....	.....	.....	.....
87572.....	23-2038295....	10/01/1981	Scottish Re (US) Inc.....	DE.....	YRT/I.....	OL.....	168,329	367	312	8,128	.....	.....	.....	.....
87572.....	23-2038295....	01/01/1969	Scottish Re (US) Inc.....	DE.....	YRT/I.....	OL.....	108,234	15,455	2,800	3,483	.....	.....	.....	.....
88340.....	59-2859797....	11/01/1991	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	5,096,440	3,031	2,900	73,079	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	ADB/I.....	OL.....	.....	.....	.....220	569	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	2,756,272	1,277	359,074	34,445	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	502,008	390	.....	.....9,804	.....	.....	.....	.....
88340.....	59-2859797....	04/01/1996	Hannover Life Reassurance Company Of America.....	FL.....	CO/I.....	OL.....	249,542	515	498	1,112	.....	.....	.....	.....
64688.....	75-6020048....	06/01/1989	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	93,732	30	27	671	.....	.....	.....	.....
64688.....	75-6020048....	09/01/1986	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	33,334	225	206	796	.....	.....	.....	.....
64688.....	75-6020048....	08/01/1987	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	53,055	143	.....	.....189	.....	.....	.....	.....

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
64688.....	75-6020048....	06/01/1991	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	3,086,780	1,814	1,741	43,522	.....	.....	.....	.....
64688.....	75-6020048....	11/01/1989	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	249,041	307	277	7,630	.....	.....	.....	.....
88099.....	75-1608507....	03/01/1976	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	37,548	162	.....	.....407	.....	.....	.....	.....
88099.....	75-1608507....	04/19/1976	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	25,000	1,332	2,200	665	.....	.....	.....	.....
88099.....	75-1608507....	04/19/1976	Optimum Re Insurance Company.....	TX.....	DIS/I.....	OL.....	.....	.....	.....81	.....	.....	.....	.....	.....
82627.....	06-0839705....	07/01/1981	Swiss Re Life & Health America Inc.....	MO.....	YRT/I.....	OL.....	222,821	384	.....	.....1,353	.....	.....	.....	.....
88099.....	75-1608507....	03/01/2002	Optimum Re Insurance Company.....	TX.....	CO/I.....	XXX.....	17,278,308	432,177	458,020	20,698	.....	.....	.....	.....
88340.....	59-2859797....	03/01/2002	Hannover Life Reassurance Company Of America.....	FL.....	CO/I.....	XXX.....	23,037,745	576,236	610,694	27,598	.....	.....	.....	.....
68713.....	84-0499703....	03/01/2002	Security Life of Denver Insurance Company.....	CO.....	CO/I.....	XXX.....	5,759,437	144,059	152,673	6,899	.....	.....	.....	.....
93572.....	43-1235868....	03/01/2002	RGA Reinsurance Company.....	MO.....	CO/I.....	XXX.....	11,518,872	288,118	305,347	13,799	.....	.....	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Company.....	OH.....	CO/I.....	OL.....	365,820,252	129,588,881	133,159,082	4,208,799	.....	.....	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Company.....	OH.....	ACO/I.....	IA.....	.....	.....120,152,273	129,694,802	224,344	.....	.....	.....	.....
63312.....	13-1935920....	01/01/2007	Great American Life Insurance Company.....	OH.....	ACO/I.....	IA.....	.....	.....31,731,603	36,025,529	(20,776)	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						451,001,000	286,627,767	304,190,477	5,369,251	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						451,001,000	286,627,767	304,190,477	5,369,251	0	0	0	0
1199999.	Total - General Account - Authorized.....						451,001,000	286,627,767	304,190,477	5,369,251	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						451,001,000	286,627,767	304,190,477	5,369,251	0	0	0	0
6999999.	Total U.S.....						451,001,000	286,627,767	304,190,477	5,369,251	0	0	0	0
9999999.	Total.....						451,001,000	286,627,767	304,190,477	5,369,251	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	CO/I.....	A.....	2,179,427	50,573	522,102	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	CO/I.....	LTDI.....	174,201	4,665	75,180	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	CO/I.....	OH.....	13,211,618	151,257	11,013,289	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	CO/I.....	SD.....	1,745,237	9,402	85,687	.....	.....	.....	.....
71404.....	47-0463747....	.01/01/2009	Continental General Insurance Company.....	TX.....	CO/I.....	LTC.....	100,891	22,487	1,344,726	.....	.....	.....	.....
62308.....	06-0303370....	.01/01/1984	Connecticut General Life Insurance Co.....	CT.....	CO/I.....	A.....	1,558	.....	.....107	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						17,412,932	238,384	13,041,091	0	0	0	0
General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates													
00000.....	AA-3190987....	.07/01/2014	Gigna Global Reinsurance Company.....	BMU.....	CAT/G.....	A.....	17,945	.....	.....	.....	.....	.....	.....
0999999.	Total - General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates.....						17,945	0	0	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						17,430,877	238,384	13,041,091	0	0	0	0
1199999.	Total - General Account - Authorized.....						17,430,877	238,384	13,041,091	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						17,430,877	238,384	13,041,091	0	0	0	0
6999999.	Total - U.S.....						17,412,932	238,384	13,041,091	0	0	0	0
7099999.	Total - Non-U.S.....						17,945	0	0	0	0	0	0
9999999.	Total.....						17,430,877	238,384	13,041,091	0	0	0	0

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

SCHEDULE S - PART 6

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

		1	2	3	4	5
		2016	2015	2014	2013	2012
A.	OPERATIONS ITEMS					
1.	Premiums and annuity considerations for life and accident and health contracts.....	22,800	23,738	23,616	24,128	384,055
2.	Commissions and reinsurance expense allowances.....	5,101	5,310	5,383	5,696	4,590
3.	Contract claims.....	19,778	24,697	26,598	29,201	20,002
4.	Surrender benefits and withdrawals for life contracts.....					
5.	Dividends to policyholders.....					
6.	Reserve adjustments on reinsurance ceded.....					
7.	Increase in aggregate reserves for life and accident and health contracts.....					
B.	BALANCE SHEET ITEMS					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	1,505	1,567	1,815	1,743	3,817
9.	Aggregate reserves for life and accident and health contracts.....	289,587	305,447	322,978	343,430	384,411
10.	Liability for deposit-type contracts.....	10,320	10,684	11,373	12,069	12,819
11.	Contract claims unpaid.....	9,236	9,726	9,290	8,499	7,955
12.	Amounts recoverable on reinsurance.....	3,012	3,712	5,004	4,615	2,554
13.	Experience rating refunds due or unpaid.....					
14.	Policyholders' dividends (not included in Line 10).....					
15.	Commissions and reinsurance expense allowances due.....					
16.	Unauthorized reinsurance offset.....					
17.	Offset for reinsurance with certified reinsurers.....					
C.	UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18.	Funds deposited by and withheld from (F).....					
19.	Letters of credit (L).....					
20.	Trust agreements (T).....					
21.	Other (O).....					
D.	REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22.	Multiple beneficiary trust.....					
23.	Funds deposited by and withheld from (F).....					
24.	Letters of credit (L).....					
25.	Trust agreements (T).....					
26.	Other (O).....					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	241,870,923		241,870,923
2. Reinsurance (Line 16).....	4,444,992		4,444,992
3. Premiums and considerations (Line 15).....	(2,958,164)	1,504,918	(1,453,246)
4. Net credit for ceded reinsurance.....	XXX	297,318,586	297,318,586
5. All other admitted assets (balance).....	29,498,671		29,498,671
6. Total assets excluding Separate Accounts (Line 26).....	272,856,422	298,823,504	571,679,926
7. Separate Account assets (Line 27).....			0
8. Total assets (Line 28).....	272,856,422	298,823,504	571,679,926
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	128,148,915	289,587,308	417,736,223
10. Liability for deposit-type contracts (Line 3).....	1,726		1,726
11. Claim reserves (Line 4).....	30,986,397	9,236,196	40,222,593
12. Policyholder dividends/reserves (Lines 5 through 7).....			0
13. Premium & annuity considerations received in advance (Line 8).....	3,132,701		3,132,701
14. Other contract liabilities (Line 9).....	5,218,065		5,218,065
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....			0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....			0
19. All other liabilities (balance).....	19,094,824		19,094,824
20. Total liabilities excluding Separate Accounts (Line 26).....	186,582,628	298,823,504	485,406,132
21. Separate Account liabilities (Line 27).....			0
22. Total liabilities (Line 28).....	186,582,628	298,823,504	485,406,132
23. Capital & surplus (Line 38).....	86,273,794	XXX	86,273,794
24. Total liabilities, capital & surplus (Line 39).....	272,856,422	298,823,504	571,679,926
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	289,587,308		
26. Claim reserves.....	9,236,196		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	298,823,504		
34. Premiums and considerations.....	1,504,918		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	1,504,918		
41. Total net credit for ceded reinsurance.....	297,318,586		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.								
1.	Alabama.....	AL	552,989	4,195	16,572		1,042	574,798
2.	Alaska.....	AK	1,097	12				1,109
3.	Arizona.....	AZ	29,800	61	6,112	533	2,372	38,878
4.	Arkansas.....	AR	180,396	486	3,234		138	184,254
5.	California.....	CA	96,060	889	59,480	1,830	6,637	164,896
6.	Colorado.....	CO	19,039	73	298	10,093	249	29,752
7.	Connecticut.....	CT	12,506	38	12,488			25,032
8.	Delaware.....	DE	22,507	38				22,545
9.	District of Columbia.....	DC	8,581	8			85	8,674
10.	Florida.....	FL	576,456	(19,666)	10,664	4,177	2,060	573,691
11.	Georgia.....	GA	304,724	191	2,503	17,511	2,686	327,615
12.	Hawaii.....	HI	9,479	8			1,186	10,673
13.	Idaho.....	ID	3,713	15				3,728
14.	Illinois.....	IL	161,673	419	1,602	466		164,160
15.	Indiana.....	IN	240,129	776	239		504	241,648
16.	Iowa.....	IA	12,329	40	3,930		257	16,556
17.	Kansas.....	KS	40,549	23	2,398	3,489	558	47,017
18.	Kentucky.....	KY	74,250	119	1,909		154	76,432
19.	Louisiana.....	LA	204,384	305	10,073		258	215,020
20.	Maine.....	ME	67,513	517	171			68,201
21.	Maryland.....	MD	73,486	594	135		2,511	76,726
22.	Massachusetts.....	MA	72,054	351	74		420	72,899
23.	Michigan.....	MI	45,790	1,635	285		79	47,789
24.	Minnesota.....	MN	22,415	32,272			13	54,700
25.	Mississippi.....	MS	246,674	3,974	139		202	250,989
26.	Missouri.....	MO	147,717	379	2,205	11,062		161,363
27.	Montana.....	MT	867	15				882
28.	Nebraska.....	NE	23,444	-		1,899		25,343
29.	Nevada.....	NV	17,632	-	1,610		4,734	23,976
30.	New Hampshire.....	NH	12,383	10,165				22,548
31.	New Jersey.....	NJ	109,644	4,516			11	114,171
32.	New Mexico.....	NM	35,514	119			339	35,972
33.	New York.....	NY	19,877	133,973			335	154,185
34.	North Carolina.....	NC	374,702	1,840	9,186	19,709	17,470	422,907
35.	North Dakota.....	ND	973	-				973
36.	Ohio.....	OH	168,101	858	7,731		10	176,700
37.	Oklahoma.....	OK	87,345	122				87,467
38.	Oregon.....	OR	15,289	75			4	15,368
39.	Pennsylvania.....	PA	97,192	6,502	6,248		278	110,220
40.	Rhode Island.....	RI	20,996	(5)	130			21,121
41.	South Carolina.....	SC	297,786	1,748	4,240	11,298	1,694	316,766
42.	South Dakota.....	SD	12,436	-				12,436
43.	Tennessee.....	TN	358,008	6,372	2,759	2,819	456	370,414
44.	Texas.....	TX	416,593	6,290	18,335		4,570	445,788
45.	Utah.....	UT	18,085	15	413		1,005	19,518
46.	Vermont.....	VT	110,738	520				111,258
47.	Virginia.....	VA	175,727	567	398		711	177,403
48.	Washington.....	WA	17,600	8	191	1,569	119	19,487
49.	West Virginia.....	WV	124,231	923			153	125,307
50.	Wisconsin.....	WI	14,243	30		12,775	9	27,057
51.	Wyoming.....	WY	1,640	15	557		1,034	3,246
52.	American Samoa.....	AS	-	-				0
53.	Guam.....	GU	1,043	-			240	1,283
54.	Puerto Rico.....	PR	11,033	-			387	11,420
55.	US Virgin Islands.....	VI	8,386	1,141				9,527
56.	Northern Mariana Islands.....	MP	-	-				0
57.	Canada.....	CAN	168	-				168
58.	Aggregate Other Alien.....	OT	165,224	8				165,232
59.	Totals.....		5,943,210	203,569	186,309	99,230	54,970	6,487,288

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
Members															
0901	Cigna Group.....	.....	06-1059331..	1591167	701221	US.....	Cigna Corporation.....	DE.....	UIP.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1072796..	1591167	701221	.....	Cigna Holdings, Inc.....	DE.....	UIP.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	51-0402128..	1591167	701221	.....	Cigna Intellectual Property, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1095823..	1591167	701221	.....	Cigna Investment Group, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	52-0291385..	1591167	701221	.....	Cigna International Finance, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-1914061..	1591167	701221	.....	Former Cigna Investments, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-0861092..	1591167	701221	.....	Cigna Investments, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	01-0947889..	1591167	701221	.....	Cigna Benefits Financing, Inc.....	DE.....	NIA.....	Cigna Investments, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-0840391..	1591167	701221	.....	Connecticut General Corporation.....	CT.....	UIP.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0585518..	1591167	701221	.....	Benefit Management Corp.....	MT.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	12814..	20-4433475..	1591167	701221	.....	Allegiance Life & Health Insurance Company.....	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-3851464..	1591167	701221	.....	Allegiance Re, Inc.....	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0400550..	1591167	701221	.....	Allegiance Benefit Plan Management, Inc.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	71-0916514..	1591167	701221	.....	Allegiance COBRA Services, Inc.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Allegiance Provider Direct, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Community Health Network, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...50.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0425785..	1591167	701221	.....	Intermountain Underwriters, Inc.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Star Point, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-1821898..	1591167	701221	.....	HealthSpring, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	76-0628370..	1591167	701221	.....	NewQuest, LLC.....	TX.....	NIA.....	HealthSpring, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	52-1929677..	1591167	701221	.....	NewQuest Management Northeast, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	10095..	52-2259087..	1591167	701221	.....	Bravo Health Mid-Atlantic, Inc.....	MD.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	11254..	52-2363406..	1591167	701221	.....	Bravo Health Pennsylvania, Inc.....	PA.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	12902..	20-8534298..	1591167	701221	.....	HealthSpring Life & Health Insurance Company, Inc.....	TX.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	95781..	63-0925225..	1591167	701221	.....	HealthSpring of Alabama, Inc.....	AL.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	11532..	65-1129599..	1591167	701221	.....	HealthSpring of Florida, Inc.....	FL.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	77-0632665..	1591167	701221	.....	NewQuest Management of Illinois, LLC.....	IL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-4954206..	1591167	701221	.....	NewQuest Management of Florida, LLC.....	GA.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-8647386..	1591167	701221	.....	HealthSpring Management of America, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	45-0633893..	1591167	701221	.....	NewQuest Management of West Virginia, LLC..	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	75-3108527..	1591167	701221	.....	TexQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	75-3108521..	1591167	701221	.....	HouQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	76-0657035..	1591167	701221	.....	GulfQuest, LP.....	TX.....	NIA.....	HouQuest, LLC.....	Ownership.....	...99.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	33-1033586..	1591167	701221	.....	NewQuest Management of Alabama, LLC.....	AL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	72-1559530..	1591167	701221	.....	HealthSpring USA, LLC.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		62-1540621..	1591167	701221	.....	HealthSpring Management, Inc.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11522..	62-1593150..	1591167	701221	.....	HealthSpring of Tennessee, Inc.....	TN.....	IA.....	HealthSpring Management, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		20-5524622..	1591167	701221	.....	Tennessee Quest, LLC.....	TN.....	NIA.....	HealthSpring Management, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		26-2353476..	1591167	701221	.....	HealthSpring Pharmacy Services, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		26-2353772..	1591167	701221	.....	HealthSpring Pharmacy of Tennessee, LLC.....	DE.....	NIA.....	HealthSpring Pharmacy Services, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		20-4266628..	.....	.....	.....	Home Physicians Management, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		35-2562415..	.....	.....	.....	Alegis Care Services, LLC.....	DE.....	NIA.....	Home Physicians Management, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	13733..	03-0452349..	1591167	701221	.....	Cigna Arbor Life Insurance Company.....	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		41-1648670..	1591167	701221	.....	Cigna Behavioral Health, Inc.....	MN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		94-3107309..	1591167	701221	.....	Cigna Behavioral Health of California, Inc.....	CA.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		75-2751090..	1591167	701221	.....	Cigna Behavioral Health of Texas, Inc.	TX.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		06-1346406..	1591167	701221	.....	MCC Independent Practice Association of New York, Inc.	NY.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		59-2308055..	1591167	701221	.....	Cigna Dental Health, Inc.....	FL.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		59-2600475..	1591167	701221	.....	Cigna Dental Health Of California, Inc.....	CA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11175..	59-2675861..	1591167	701221	.....	Cigna Dental Health Of Colorado, Inc.....	CO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95380..	59-2676987..	1591167	701221	.....	Cigna Dental Health Of Delaware, Inc.....	DE.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52021..	59-1611217..	1591167	701221	.....	Cigna Dental Health Of Florida, Inc.....	FL.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		06-1351097..	1591167	701221	.....	Cigna Dental Health of Illinois, Inc.....	IL.....	NIA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52024..	59-2625350..	1591167	701221	.....	Cigna Dental Health Of Kansas, Inc.....	KS.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52108..	59-2619589..	1591167	701221	.....	Cigna Dental Health Of Kentucky, Inc.....	KY.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11160..	06-1582068..	1591167	701221	.....	Cigna Dental Health Of Missouri, Inc.....	MO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11167..	59-2308062..	1591167	701221	.....	Cigna Dental Health Of New Jersey, Inc.....	NJ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95179..	56-1803464..	1591167	701221	.....	Cigna Dental Health Of North Carolina, Inc.....	NC.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47805..	59-2579774..	1591167	701221	.....	Cigna Dental Health Of Ohio, Inc.....	OH.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47041..	52-1220578..	1591167	701221	.....	Cigna Dental Health Of Pennsylvania, Inc.....	PA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95037..	59-2676977..	1591167	701221	.....	Cigna Dental Health Of Texas, Inc.....	TX.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52617..	52-2188914..	1591167	701221	.....	Cigna Dental Health Of Virginia, Inc.....	VA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47013..	86-0807222..	1591167	701221	.....	Cigna Dental Health Plan Of Arizona, Inc.....	AZ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	48119..	59-2740468..	1591167	701221	.....	Cigna Dental Health Of Maryland, Inc.....	MD.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		62-1312478..	1591167	701221	.....	Cigna Health Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		02-0387748..	1591167	701221	.....	Healthsource, Inc.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95125..	86-0334392..	1591167	701221	.....	Cigna HealthCare of Arizona, Inc.....	AZ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		95-3310115..	1591167	701221	.....	Cigna HealthCare of California, Inc.....	CA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95604..	84-1004500..	1591167	701221	.....	Cigna HealthCare of Colorado, Inc.....	CO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95660..	06-1141174..	1591167	701221	.....	Cigna HealthCare of Connecticut, Inc.....	CT.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	95136...	59-2089259..	1591167	701221	.....	Cigna HealthCare of Florida, Inc.....	FL.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95602...	36-3385638..	1591167	701221	.....	Cigna HealthCare of Illinois, Inc.....	IL.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	01-0418220..	1591167	701221	.....	Cigna HealthCare of Maine, Inc.....	ME.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0402111..	1591167	701221	.....	Cigna HealthCare of Massachusetts, Inc.....	MA.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	52-1404350..	1591167	701221	.....	Cigna HealthCare Mid-Atlantic, Inc.....	MD.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95493...	02-0387749..	1591167	701221	.....	Cigna HealthCare of New Hampshire, Inc.....	NH.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95500...	22-2720890..	1591167	701221	.....	Cigna HealthCare of New Jersey, Inc.....	NJ.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-2301807..	1591167	701221	.....	Cigna HealthCare of Pennsylvania, Inc.....	PA.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95635...	36-3359925..	1591167	701221	.....	Cigna HealthCare of St. Louis, Inc.....	MO.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	62-1230908..	1591167	701221	.....	Cigna HealthCare of Utah, Inc.....	UT.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	96229...	58-1641057..	1591167	701221	.....	Cigna HealthCare of Georgia, Inc.....	GA.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95383...	74-2767437..	1591167	701221	.....	Cigna HealthCare of Texas, Inc.....	TX.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95525...	35-1679172..	1591167	701221	.....	Cigna HealthCare of Indiana, Inc.....	IN.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95606...	62-1218053..	1591167	701221	.....	Cigna HealthCare of Tennessee, Inc.....	TN.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95132...	56-1479515..	1591167	701221	.....	Cigna HealthCare of North Carolina, Inc.....	NC.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95708...	06-1185590..	1591167	701221	.....	Cigna HealthCare of South Carolina, Inc.....	SC.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Temple Insurance Company Limited.....	BMU.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	86-3581583..	1591167	701221	.....	Arizona Health Plan, Inc.....	AZ.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0467679..	1591167	701221	.....	Healthsource Properties, Inc.....	NH.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Managed Care Consultants, Inc.....	NV.....	NIA.....	Cigna Health Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0515554..	1591167	701221	.....	Cigna Benefit Technology Solutions, Inc.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	35-1641636..	1591167	701221	.....	Sagamore Health Network, Inc.....	IN.....	NIA.....	Cigna Health Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	84-0985843..	1591167	701221	.....	Cigna Healthcare Holdings, Inc.....	CO.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	93-1174749..	1591167	701221	.....	Great-West Healthcare of Illinois, Inc.....	IL.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0495422..	1591167	701221	.....	Cigna Healthcare, Inc.....	VT.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	64548...	13-2556568..	3281743	701221	.....	Cigna Life Insurance Company of New York.....	NY.....	IA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	62308...	06-0303370..	1591167	701221	.....	Connecticut General Life Insurance Company...	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-3481107..	1591167	701221	.....	CG Mystic Center LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Station Landing, LLC.....	DE.....	IA.....	CG Mystic Center LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-3481241..	1591167	701221	.....	CG Mystic Land LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-3870049..	1591167	701221	.....	CG Skyline, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Skyline ND/CG LLC.....	MA.....	IA.....	CG Skyline LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Skyline Mezzanine Borrower LLC.....	MA.....	IA.....	Skyline ND/CG LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Skyline at Station Landing LLC.....	MA.....	IA.....	Skyline Mezzanine Borrower LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	26-0180898..	1591167	701221	.....	CareAllies, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	CG Bayport LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Bayport Colony Apartments LLC.....	FL.....	IA.....	CG Bayport LLC.....	Ownership.....	99.900	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	32-0222252..	1591167	701221	.....	Cigna Onsite Health, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	Y.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Gillette Ridge Community Council, Inc.....	CT.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-3700105..	1591167	701221	.....	Gillette Ridge Golf, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	52-2149519..	1591167	701221	.....	Hazard Center Investment Company LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-3074013..	1591167	701221	.....	TEL-DRUG of Pennsylvania, L.L.C.....	PA.....	IA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	Y.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	GRG Acquisitions LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-5402196..	1591167	701221	.....	Cigna Affiliates Realty Investment Group LLC...	DE.....	NIA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	CR Longwood Investors L.P.....	DE.....	IA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	27.030	Charles River Realty Longwood, LLC (non-affiliate)	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	ND/CR Longwood LLC.....	DE.....	IA.....	CR Longwood Investors L.P.....	Ownership.....	95.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	ARE/ND/CR Longwood LLC.....	DE.....	IA.....	ND / CR Longwood LLC.....	Ownership.....	35.000	ARE-MA Region No. 41, LLC (non-affiliate).....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Secon Properties, LP.....	CA.....	IA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	50.000	South Coast Plaza Associates, LLC (non-affiliate)	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Transwestern Federal Holdings, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	7.616	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Transwestern Federal , L.L.C.....	DE.....	NIA.....	Transwestern Federal Holdings, L.L.C.....	Ownership.....	7.616	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Market Street Residential Holdings LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Arborpoint at Market Street LLC.....	DE.....	NIA.....	Market Street Residential Holdings LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Diamondview Tower CM-CG LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	CR Washington Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	33.820	Charles River Washington Street LLC (non-affiliate)	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Dulles Town Center Mall, LLC.....	VA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	ND/CR Unicorn LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	70.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Union Wharf Apartments LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	AMD Apartments Limited Partership.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	SP Newport Crossing LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	PUR Arbors Apartments Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	87.500	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	CG Seventh Street LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	87.500	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Ideal Properties II LLC.....	CA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	80-0668090..	1591167	701221	.....	Alessandro Partners, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	95.200	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	80-0908244..	.....	.....	.....	Mallory Square Partners I, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Houston Briar Forest Apartments Limited Partnership	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Newtown Partners II, LP.....	MD.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	71.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Newtown Square GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	50.000	Cigna Corporation and Newtown Square	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	AFA Apartments Limited Partnership.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	SB-SNH LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	680 Investors LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	685 New Hampshire LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	CGGL 18301 LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street CARING GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Notch 8 Residential, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	UVL, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	71.400	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	3601 North Fairfax Drive Associates, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	47-4235739..	.....	.....	.....	CI Perris 151, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	75.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	47-4375626..	.....	.....	.....	Lakehills CM-CG LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	30-0939067..	.....	.....	.....	Affiliated Hotel Subsidiary.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
'0901	Cigna Group.....	.....	81-2481274..	.....	.....	.....	CGGL 6280 LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
'0901	Cigna Group.....	.....	81-2650133..	.....	.....	.....	Berewick Apartments LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	81-3389374..	.....	.....	.....	CIG-LEI Ygnacio Associates LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	61-1797835..	.....	.....	.....	CGGL Orange Collection LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	81-3281922..	.....	.....	.....	CGGL Chapman LLC.....	DE.....	NIA.....	CGGL Orange Collection LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	81-3313562..	.....	.....	.....	CGGL City Parkway LLC.....	DE.....	NIA.....	CGGL Orange Collection LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	81-4139432..	.....	.....	.....	Heights at Bear Creek Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-0268530..	1591167	701221	.....	CORAC, LLC.....	DE.....	IA.....	Connecticut General Life Insurance Company.	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3923999..	1591167	701221	.....	Bridgepoint Office Park Associates, LLC.....	DE.....	IA.....	Corac, LLC	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3126102..	1591167	701221	.....	Fairway Center Associates, LLC.....	DE.....	IA.....	Corac, LLC	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3582688..	1591167	701221	.....	Henry on the Park Associates, LLC.....	DE.....	IA.....	Corac, LLC	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	67369..	59-1031071..	1591167	701221	.....	Cigna Health and Life Insurance Company.....	CT.....	UDP.....	Connecticut General Life Insurance Company.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-2681649..	1591167	701221	.....	CarePlexus, LLC.....	DE.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3396038..	1591167	701221	.....	Cigna Corporate Services, LLC.....	DE.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-1903785..	1591167	701221	.....	Cigna Insurance Agency, LLC.....	CT.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	34-1970892..	.....	.....	.....	Ceres Sales of Ohio, LLC.....	OH.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	Y.....	.....
0901	Cigna Group.....	61727..	34-0970995..	.....	.....	.....	Central Reserve Life Insurance Company.....	OH.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	67903..	23-1335885..	.....	.....	.....	Provident American Life & Health Insurance Company	OH.....	IA.....	Central Reserve Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	65269..	75-2305400..	.....	.....	.....	United Benefit Life Insurance Company.....	OH.....	IA.....	Provident American Life and Health Insurance Company	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	65722..	63-0343428..	.....	.....	.....	Loyal American Life Insurance Company.....	OH.....	RE.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	88366..	59-2760189..	.....	.....	.....	American Retirement Life Insurance Company..	OH.....	DS.....	Loyal American Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		23-3744987..				QualCare Alliance Networks, Inc.....	NJ.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	Y.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	22-3129563..	.....	.....	.....	QualCare, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	22-2483867..	.....	.....	.....	Scibal Associates, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-1634843..	.....	.....	.....	QualCare Captive Insurance Company Inc., PCC	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-1801639..	.....	.....	.....	QualCare Management Resources Limited Liability Company	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-2086778..	.....	.....	.....	Health-Lynx, LLC.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	77399..	13-1867829..	.....	.....	.....	Sterling Life Insurance Company.....	IL.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	91-1500758..	.....	.....	.....	Olympic Health Management Systems, Inc.....	WA.....	NIA.....	Sterling Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	91-1599329..	.....	.....	.....	Olympic Health Management Services, Inc.....	WA.....	NIA.....	Olympic Health Management Systems, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	88-0455414..	.....	.....	.....	WorldDoc, Inc.....	NV.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...20.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-1728483..	...1591167	...701221	.....	Cigna Health Management, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-8064696..	...1591167	...701221	.....	Kronos Optimal Health Company.....	AZ.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	65498..	23-1503749..	...1591167	...701221	.....	Life Insurance Company of North America.....	PA.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	...1591167	...701221	.....	Cigna & CMB Life Insurance Company Limited	CHN.....	IA.....	Life Insurance Company of North America.....	Ownership.....	...50.000	Cigna Corporation.....	...Y.....	.....
0901	Cigna Group.....	.....	58-1136865..	...1591167	...701221	.....	Cigna Direct Marketing Company, Inc.	DE.....	NIA.....	Life Insurance Company of North America.....	Ownership.....	...100.000	Cigna Corporation.....	...Y.....	.....
0901	Cigna Group.....	.....	46-0427127..	...1591167	...701221	.....	Tel-Drug, Inc.....	SD.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	...1591167	...701221	.....	Cigna Global Wellbeing Holdings Limited	GBR.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...70.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	...1591167	...701221	.....	Cigna Global Wellbeing Solutions Limited	GBR.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	98-0463704..	...1591167	...701221	.....	Vielife Services, Inc.	DE.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1332403..	...1591167	...701221	.....	CG Individual Tax Benefits Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1332405..	...1591167	...701221	.....	CG Life Pension Benefits Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1332401..	.....	.....	.....	CG LINA Pension Benefits Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	62-1724116..	...1591167	...701221	.....	Cigna Federal Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-2741293..	...1591167	...701221	.....	Cigna Healthcare Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-2924152..	...1591167	...701221	.....	Cigna Integratedcare, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-2741294..	...1591167	...701221	.....	Cigna Managed Care Benefits Company.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1071502..	...1591167	...701221	.....	Cigna RE Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1522976..	...1591167	...701221	.....	Blodget & Hazard Limited.....	GBR.....	NIA.....	Cigna Re Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1567902..	...1591167	...701221	.....	Cigna Resource Manager, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1252419..	...1591167	...701221	.....	Connecticut General Benefit Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1533555..	...1591167	...701221	.....	Healthsource Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	35-2041388..	...1591167	...701221	.....	IHN, Inc.....	IN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1252418..	...1591167	...701221	.....	LINA Benefit Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....		88-0334401..	...1591167	...701221		Mediversal, Inc.	NV.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		88-0344624..	1591167	701221		Universal Claims Administration.....	MT.....	NIA.....	Mediversal, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		81-2760646..	1591167	701221		CareAllies, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		51-0389196..	1591167	701221		Cigna Global Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		51-0111677..	1591167	701221		Cigna International Corporation, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		23-2610178..	1591167	701221		Cigna International Services, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		30-3087621..	1591167	701221		Cigna International Marketing (Thailand) Limited	THA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...99.900	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		CGO PARTICIPATOS LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...99.780	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		YCFM Servicios LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...56.020	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		AA-3190987..	1591167	701221		Cigna Global Reinsurance Company, Ltd.....	BMU.....	IA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		23-3009279..	1591167	701221		Cigna Holdings Overseas, Inc.....	DE.....	NIA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Bellevue Alpha LLC.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		46-4110289..	1591167	701221		Cigna Linden Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		98-1146864..	1591167	701221		Cigna Laurel Holdings, Ltd.....	BMU.....	NIA.....	Cigna Linden Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Palmetto Holdings, Ltd.....	BMU.....	NIA.....	Cigna Laurel Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Apac Holdings Limited.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Alder Holdings, LLC.....	DE.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Walnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		98-1137759..	1591167	701221		Cigna Chestnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Walnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		LINA Life Insurance Company of Korea.....	KOR.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Korea Foundation.....	KOR.....	NIA.....	LINA Life Insurance Company of Korea.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna International Services Australia Pty Ltd..	AUS.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Hong Kong Holdings Company Limited..	HKG.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Data Services (Shanghai) Company Limited	CHN.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna HLA Technology Services Limited.....	HKG.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Worldwide General Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Worldwide Life Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna International Health Services Sdn. Bhd..	MYS.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Life Insurance New Zealand Limited.....	NZL.....	IA.....	Cigna International Health Services Sdn. Bhd.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		119-599-164.	1591167	701221		Grown Ups New Zealand Limited.....	NZL.....	NIA.....	Cigna Life Insurance New Zealand Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		AA-1560515..	1591167	701221		Cigna Life Insurance Company of Canada.....	CAN.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Korea Chusik Heosa (English Translation: Cigna Korea Company Limited)	KOR.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..	1591167	701221		LINA Financial Service.....	KOR.....	NIA.....	Cigna Korea Chusik Heosa.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		00-0000000..	1591167	701221		RHP (Thailand) Limited.....	THA.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	49.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Brokerage & Marketing (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	75.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		KDM (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	99.900	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Insurance Public Company Limited.....	THA.....	IA.....	KDM Thailand Limited.....	Ownership.....	75.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Taiwan Life Assurance Company Limited	TWN.....	IA.....	Cigna Apac Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1154657..				Cigna Myrtle Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	50.540	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1155943..				Cigna Elmwood Holdings, SPRL.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1181787..				Cigna Beechwood Holdings.....	BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	51.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		AA-1240009..	1591167	701221		Cigna Life Insurance Company of Europe S.A.-N.V.	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	99.993	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Europe Insurance Company S.A.-N.V.....	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	99.999	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna European Services (UK) Limited.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		CIGNA 2000 UK Pension LTD.....	GBR.....	NIA.....	Cigna European Services (UK) Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Oak Holdings, Ltd.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Willow Holdings, Ltd.....	GBR.....	NIA.....	Cigna Oak Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		FirstAssist Administration Limited	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Legal Protection Limited.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Insurance Services (Europe) Limited.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna International Health Services, BVBA.....	BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	51.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna International Health Services, LLC	FL.....	NIA.....	Cigna International Health Services, BVBA.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna International Health Services Kenya Limited	KEN.....	NIA.....	Cigna International Health Services, BVBA.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Sequoia Holdings SPRL.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
901..	Cigna Group.....						Cigna Cedar Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Magnolia Holdings, Ltd.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Turkey Danismanlik Hizmetleri, A.S. (English translation: Cigna Turkey Consultancy Services, A.S.)	TUR.....	NIA.....	Cigna Magnolia Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Nederland Alpha Cooperatief U.A.....	NLD.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Nederland Beta B.V.....	NLD.....	NIA.....	Cigna Nederland Alpha Cooperatief U.A.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Nederland Gamma B.V.....	NLD.....	NIA.....	Cigna Nederland Beta B.V.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Finans Emeklilik Ve Hayat A.S.	TUR.....	NIA.....	Cigna Nederland Gamma, B.V.....	Ownership.....	51.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..	1591167	701221		Cigna Health Solution India Pvt. Ltd.....	IND.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-4099800..				Cigna Poplar Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	PT GAR Indonesia.....	IDN.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.160	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	PT PGU Indonesia.....	IDN.....	NIA.....	PT GAR Indonesia.....	Ownership.....	99.990	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	1591167	701221	.....	Cigna Global Insurance Company Limited.....	GBR.....	IA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	CignaTTK Health Insurance Company Limited..	IND.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	26.000	TTK (non-affiliate).....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna SAICO Benefits Services W.L.L.....	BHR.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	50.000	Cigna Corporation and SAICO (non affiliate)...	N.....	.....
0901	Cigna Group.....	90859...	23-2088429..	1591167	701221	.....	Cigna Worldwide Insurance Company.....	DE.....	IA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	AA-5360003.	1591167	701221	.....	PT. Asuransi Cigna.....	IDN.....	IA.....	Cigna Worldwide Insurance Company.....	Ownership.....	80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..				Cigna Teak Holdings, LLC.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	

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PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
53	06-1059331.....	Cigna Corporation.....	579,700,000	(22,000,000)	.....	.....193,500	(32,151,105)	.....	..0..	.....	.....525,742,395	.....
	06-1072796.....	Cigna Holdings, Inc.....	1,177,942,490	(289,085,000)	.....	.....	.....(1,676,519)	.....	..0..	.....	.....887,180,971	.....
	51-0402128.....	Cigna Intellectual Property, Inc.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	06-1095823.....	Cigna Investment Group, Inc.....	(3,642,490)	.....	.....	.....	.....	.....	..0..	.....	.....(3,642,490)	.....
	52-0291385.....	Cigna International Finance, Inc.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	23-1914061.....	Former Cigna Investments, Inc.....	.....	.....	.....	.....	.....2,188,846	.....	..0..	.....	.....2,188,846	.....
	06-0861092.....	Cigna Investments, Inc.....	.....	.....	.....	.....	.....39,103,604	.....	..0..	.....	.....39,103,604	.....
	01-0947889.....	Cigna Benefits Financing, Inc.....	.....	.....	.....	.....	.....2,160,000	.....	..0..	.....	.....2,160,000	.....
	06-0840391.....	Connecticut General Corporation.....	28,750,000	(28,750,000)	.....	.....	.....59,958,538	.....	..0..	.....	.....59,958,538	.....
	81-0585518.....	Benefit Management Corp.....	(5,000,000)	.....	.....	.....	.....	.....	..0..	.....	.....(5,000,000)	.....
	12814.....	20-4433475.....	Allegiance Life & Health Insurance Company.....	.....	.....	.....	.....(1,845,897)	234,290	..0..	.....	.....(1,611,607)	29,632
		20-3851464.....	Allegiance Re, Inc.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		81-0400550.....	Allegiance Benefit Plan Management, Inc.....	.....	.....	.....	.....416,213	.....	..0..	.....	.....416,213	.....
		71-0916514.....	Allegiance COBRA Services, Inc.....	.....	.....	.....	.....660	.....	..0..	.....	.....660	.....
		00-0000000.....	Allegiance Provider Direct, LLC.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		00-0000000.....	Community Health Network, LLC.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		81-0425785.....	Intermountain Underwriters, Inc.....	.....	.....	.....	.....33,301	.....	..0..	.....	.....33,301	.....
		00-0000000.....	Star Point, LLC.....	.....	.....	.....	.....88,717	.....	..0..	.....	.....88,717	.....
		20-1821898.....	HealthSpring, Inc.....	.....	.....	.....	.....(8,972,596)	.....	..0..	.....	.....(8,972,596)	.....
		76-0628370.....	NewQuest, LLC.....	(21,250,000)	.....	.....	.....(228,572)	.....	..0..	.....	.....(21,478,572)	.....
		52-1929677.....	NewQuest Management Northeast, LLC.....	.....	.....	.....	.....116,482,363	.....	..0..	.....	.....116,482,363	.....
	10095.....	52-2259087.....	Bravo Health Mid-Atlantic, Inc.....	.....	.....	.....	.....(27,192,370)	.....	..0..	.....	.....(27,192,370)	.....
	11254.....	52-2363406.....	Bravo Health Pennsylvania, Inc.....	.....	.....	.....	.....(87,876,040)	.....	..0..	.....	.....(87,876,040)	.....
	12902.....	20-8534298.....	HealthSpring Life & Health Insurance Company, Inc.....	.....	.....	.....	.....(315,770,121)	.....	..0..	.....	.....(315,770,121)	.....
	95781.....	63-0925225.....	HealthSpring of Alabama, Inc.....	.....	.....	.....	.....(101,795,691)	.....	..0..	.....	.....(101,795,691)	.....
	11532.....	65-1129599.....	HealthSpring of Florida, Inc.....	.....	.....	.....	.....(118,602,443)	.....	..0..	.....	.....(118,602,443)	.....
		77-0632665.....	NewQuest Management of Illinois, LLC.....	(4,000,000)	.....	.....	.....60,278,356	.....	..0..	.....	.....56,278,356	.....
		20-4954206.....	NewQuest Management of Florida, LLC.....	(12,000,000)	.....	.....	.....93,829,309	.....	..0..	.....	.....81,829,309	.....
		20-8647386.....	HealthSpring Management of America, LLC.....	(10,500,000)	.....	.....	.....458,155,940	.....	..0..	.....	.....447,655,940	.....
		45-0633893.....	NewQuest Management of West Virginia, LLC.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		75-3108527.....	TexQuest, LLC.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		75-3108521.....	HouQuest, LLC.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		76-0657035.....	GulfQuest, LP.....	(95,000,000)	.....	.....	.....(16,389)	.....	..0..	.....	.....(95,016,389)	.....
		33-1033586.....	NewQuest Management of Alabama, LLC.....	(20,000,000)	.....	.....	.....177,437,738	.....	..0..	.....	.....157,437,738	.....
		72-1559530.....	HealthSpring USA, LLC.....	(10,000,000)	.....	.....	.....17,324,625	.....	..0..	.....	.....7,324,625	.....
		62-1540621.....	HealthSpring Management, Inc.....	.....	.....	.....	.....159,591,437	.....	..0..	.....	.....159,591,437	.....
	11522.....	62-1593150.....	HealthSpring of Tennessee, Inc.....	.....	.....	.....	.....(259,642,999)	.....	..0..	.....	.....(259,642,999)	.....
		20-5524622.....	Tennessee Quest, LLC.....	(6,000,000)	.....	.....	.....(884)	.....	..0..	.....	.....(6,000,884)	.....
		26-2353476.....	HealthSpring Pharmacy Services, LLC.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
		26-2353772.....	HealthSpring Pharmacy of Tennessee, LLC.....						..0..		0	
		20-4266628.....	Home Physicians Management, LLC.....						..0..		0	

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PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
13733.....	35-2562415.....	Alegis Care Services, LLC.....							..0..		0	
	03-0452349.....	Cigna Arbor Life Insurance Company.....					(7,355)		..0..		(7,355)	
	41-1648670.....	Cigna Behavioral Health, Inc.....	(75,000,000)				(61,107,900)		..0..		(136,107,900)	
	94-3107309.....	Cigna Behavioral Health of California, Inc.....							..0..		0	
	75-2751090.....	Cigna Behavioral Health of Texas, Inc.....							..0..		0	
	06-1346406.....	MCC Independent Practice Association of New York, Inc.							..0..		0	
	59-2308055.....	Cigna Dental Health, Inc.....	(11,425,000)				28,026,652		..0..		16,601,652	
	59-2600475.....	Cigna Dental Health Of California, Inc.....	(8,700,000)			(147,500)	(318,302)		..0..		(9,165,802)	
11175.....	59-2675861.....	Cigna Dental Health Of Colorado, Inc.....	(1,250,000)				(969,492)		..0..		(2,219,492)	
95380.....	59-2676987.....	Cigna Dental Health Of Delaware, Inc.....					(24,114)		..0..		(24,114)	
52021.....	59-1611217.....	Cigna Dental Health Of Florida, Inc.....	(7,000,000)				(3,505,721)		..0..		(10,505,721)	
	06-1351097.....	Cigna Dental Health of Illinois, Inc.....				(23,000)			..0..		(23,000)	
52024.....	59-2625350.....	Cigna Dental Health Of Kansas, Inc.....	(750,000)				(165,536)		..0..		(915,536)	
52108.....	59-2619589.....	Cigna Dental Health Of Kentucky, Inc.....	(2,200,000)				(1,114,110)		..0..		(3,314,110)	
11160.....	06-1582068.....	Cigna Dental Health Of Missouri, Inc.....	(475,000)				(468,556)		..0..		(943,556)	
11167.....	59-2308062.....	Cigna Dental Health Of New Jersey, Inc.....	(500,000)				(1,411,340)		..0..		(1,911,340)	
95179.....	56-1803464.....	Cigna Dental Health Of North Carolina, Inc.....					(502,114)		..0..		(502,114)	
47805.....	59-2579774.....	Cigna Dental Health Of Ohio, Inc.....	(2,800,000)				(865,755)		..0..		(3,665,755)	
47041.....	52-1220578.....	Cigna Dental Health Of Pennsylvania, Inc.....	(1,500,000)				(545,861)		..0..		(2,045,861)	
95037.....	59-2676977.....	Cigna Dental Health Of Texas, Inc.....	(7,200,000)				(4,121,872)		..0..		(11,321,872)	
52617.....	52-2188914.....	Cigna Dental Health Of Virginia, Inc.....	(1,000,000)				(590,785)		..0..		(1,590,785)	
47013.....	86-0807222.....	Cigna Dental Health Plan Of Arizona, Inc.....	(3,000,000)				417,053		..0..		(2,582,947)	
48119.....	59-2740468.....	Cigna Dental Health Of Maryland, Inc.....	(2,200,000)				(1,156,135)		..0..		(3,356,135)	
	62-1312478.....	Cigna Health Corporation.....	(5,400,000)	14,250,000			33,038,782		..0..		41,888,782	
	02-0387748.....	Healthsource, Inc.....							..0..		0	
95125.....	86-0334392.....	Cigna HealthCare of Arizona, Inc.....		78,000,000			(76,521,513)	(375,868)	..0..		1,102,619	670,022
	95-3310115.....	Cigna HealthCare of California, Inc.....		9,000,000			(89,452)		..0..		8,910,548	4,746,698
95604.....	84-1004500.....	Cigna HealthCare of Colorado, Inc.....					(491,943)	710,294	..0..		218,351	44,766
95660.....	06-1141174.....	Cigna HealthCare of Connecticut, Inc.....					(2,034,219)	(3,944)	..0..		(2,038,163)	2,105
95136.....	59-2089259.....	Cigna HealthCare of Florida, Inc.....					(230,053)	(18,517)	..0..		(248,570)	9,881
95602.....	36-3385638.....	Cigna HealthCare of Illinois, Inc.....				(23,000)	(380,576)	(9,195)	..0..		(412,771)	4,907
95477.....	01-0418220.....	Cigna HealthCare of Maine, Inc.....					36		..0..		36	
95220.....	02-0402111.....	Cigna HealthCare of Massachusetts, Inc.....					8		..0..		8	
95599.....	52-1404350.....	Cigna HealthCare Mid-Atlantic, Inc.....					(2,284)		..0..		(2,284)	
95493.....	02-0387749.....	Cigna HealthCare of New Hampshire, Inc.....					(16,230)		..0..		(16,230)	
95500.....	22-2720890.....	Cigna HealthCare of New Jersey, Inc.....		2,500,000			(663,108)	55,288	..0..		1,892,180	7,172
95121.....	23-2301807.....	Cigna HealthCare of Pennsylvania, Inc.....							..0..		0	
95635.....	36-3359925.....	Cigna HealthCare of St. Louis, Inc.....					(5,900,065)	283,757	..0..		(5,616,308)	47,200
95518.....	62-1230908.....	Cigna HealthCare of Utah, Inc.....							..0..		0	
96229.....	58-1641057.....	Cigna HealthCare of Georgia, Inc.....		52,000,000			(62,105,279)	(36,725)	..0..		(10,142,004)	19,598
95383.....	74-2767437.....	Cigna HealthCare of Texas, Inc.....		14,000,000			(23,105,571)	1,906,224	..0..		(7,199,347)	724,319
95525.....	35-1679172.....	Cigna HealthCare of Indiana, Inc.....					(21,424)	(161)	..0..		(21,585)	5,892

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
95606.....	62-1218053.....	Cigna HealthCare of Tennessee, Inc.....					(4,254,232)		..0..		(4,254,232)	173,780
95132.....	56-1479515.....	Cigna HealthCare of North Carolina, Inc.....		5,500,000			(13,796,100)	(53,468)	..0..		(8,349,568)	28,532
95708.....	06-1185590.....	Cigna HealthCare of South Carolina, Inc.....		11,500,000			(14,881,069)	(752)	..0..		(3,381,821)	401
	00-0000000.....	Temple Insurance Company Limited.....					(22,257)		..0..		(22,257)	
	86-3581583.....	Arizona Health Plan, Inc.....							..0..		0	
	02-0467679.....	Healthsource Properties, Inc.....							..0..		0	
	00-0000000.....	Managed Care Consultants, Inc.....							..0..		0	
	02-0515554.....	Cigna Benefit Technology Solutions, Inc.....							..0..		0	
	35-1641636.....	Sagamore Health Network, Inc.....					1,032,647		..0..		1,032,647	
	84-0985843.....	Cigna Healthcare Holdings, Inc.....							..0..		0	
95388.....	93-1174749.....	Great-West Healthcare of Illinois, Inc.....					(1,839)		..0..		(1,839)	
	02-0495422.....	Cigna Healthcare, Inc.....							..0..		0	
64548.....	13-2556568.....	Cigna Life Insurance Company of New York.....	(9,700,000)				(1,248,842)	10,624,135	..0..		(324,707)	154,395,629
62308.....	06-0303370.....	Connecticut General Life Insurance Company.....	(63,000,000)	16,921,030			(5,347,546)	(87,235,847)	..0..		(138,662,363)	(826,297,536)
	45-3481107.....	CG Mystic Center LLC.....							..0..		0	
	00-0000000.....	Station Landing, LLC.....							..0..		0	
	45-3481241.....	CG Mystic Land LLC.....							..0..		0	
	20-3870049.....	CG Skyline, LLC.....							..0..		0	
	00-0000000.....	Skyline ND/CG LLC.....							..0..		0	
	00-0000000.....	Skyline Mezzanine Borrower LLC.....							..0..		0	
	00-0000000.....	Skyline at Station Landing LLC.....							..0..		0	
	26-0180898.....	CareAllies, LLC.....							..0..		0	
	00-0000000.....	CG Bayport LLC.....							..0..		0	
	00-0000000.....	Bayport Colony Apartments LLC.....							..0..		0	
	32-0222252.....	Cigna Onsite Health, LLC.....					14,811,904		..0..		14,811,904	
	00-0000000.....	Gillette Ridge Community Council, Inc.....							..0..		0	
	20-3700105.....	Gillette Ridge Golf, LLC.....							..0..		0	
	52-2149519.....	Hazard Center Investment Company LLC.....							..0..		0	
	23-3074013.....	TEL-DRUG of Pennsylvania, L.L.C.....	(41,000,000)				(61,549)		..0..		(41,061,549)	
	00-0000000.....	GRG Acquisitions LLC.....		1,520,753					..0..		1,520,753	
	27-5402196.....	Cigna Affiliates Realty Investment Group LLC.....		5,619,967					..0..		5,619,967	
	00-0000000.....	CR Longwood Investors L.P.....							..0..		0	
	00-0000000.....	ND/CR Longwood LLC.....							..0..		0	
	00-0000000.....	ARE/ND/CR Longwood LLC.....							..0..		0	
	00-0000000.....	Secon Properties, LP.....							..0..		0	
	00-0000000.....	Transwestern Federal Holdings, L.L.C.....							..0..		0	
	00-0000000.....	Transwestern Federal , L.L.C.....							..0..		0	
	00-0000000.....	Market Street Residential Holdings LLC.....							..0..		0	
	00-0000000.....	Arborpoint at Market Street LLC.....							..0..		0	
	00-0000000.....	Diamondview Tower CM-CG LLC.....							..0..		0	
	00-0000000.....	CR Washington Street Investors LP.....							..0..		0	
	00-0000000.....	Civic Holding, LLC.....							..0..		0	

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
53.3	00-0000000.....	Dulles Town Center Mall, LLC.....							..0..		0	
	00-0000000.....	ND/CR Unicorn LLC.....							..0..		0	
	00-0000000.....	Union Wharf Apartments LLC.....							..0..		0	
	00-0000000.....	AMD Apartments Limited Partership.....							..0..		0	
	00-0000000.....	SP Newport Crossing LLC.....							..0..		0	
	00-0000000.....	PUR Arbors Apartments Venture LLC.....							..0..		0	
	00-0000000.....	CG Seventh Street LLC.....							..0..		0	
	00-0000000.....	Ideal Properties II LLC.....							..0..		0	
	80-0668090.....	Alessandro Partners, LLC.....							..0..		0	
	80-0908244.....	Mallory Square Partners I, LLC.....							..0..		0	
	00-0000000.....	Houston Briar Forest Apartments Limited Partnership.....							..0..		0	
	00-0000000.....	Newtown Partners II, LP.....							..0..		0	
	00-0000000.....	Newtown Square GP LLC.....							..0..		0	
	00-0000000.....	AFA Apartments Limited Partnership.....							..0..		0	
	00-0000000.....	SB-SNH LLC.....							..0..		0	
	00-0000000.....	680 Investors LLC.....							..0..		0	
	00-0000000.....	685 New Hampshire LLC.....							..0..		0	
	00-0000000.....	CGGL 18301 LLC.....							..0..		0	
	00-0000000.....	222 Main Street CARING GP LLC.....							..0..		0	
	00-0000000.....	222 Main Street Investors LP.....							..0..		0	
	00-0000000.....	Notch 8 Residential, L.L.C.....							..0..		0	
	00-0000000.....	UVL, LLC.....							..0..		0	
	00-0000000.....	3601 North Fairfax Drive Associates, LLC.....							..0..		0	
	47-4235739.....	CI Perris 151, LLC.....							..0..		0	
	47-4375626.....	Lakehills CM-CG LLC.....							..0..		0	
	30-0939067.....	Affiliated Hotel Subsidiary.....							..0..		0	
	81-2481274.....	CGGL 6280 LLC.....							..0..		0	
	81-2650133.....	Berewick Apartments LLC.....							..0..		0	
	81-3389374.....	CIG-LEI Ygnacio Associates LLC.....							..0..		0	
	61-1797835.....	CGGL Orange Collection LLC.....							..0..		0	
	81-3281922.....	CGGL Chapman LLC.....							..0..		0	
	81-3313562.....	CGGL City Parkway LLC.....							..0..		0	
	27-0268530.....	CORAC, LLC.....		(1,153,486)					..0..		(1,153,486)	
	27-3923999.....	Bridgepoint Office Park Associates, LLC.....							..0..		0	
	27-3126102.....	Fairway Center Associates, LLC.....							..0..		0	
	27-3582688.....	Henry on the Park Associates, LLC.....							..0..		0	
67369.....	59-1031071.....	Cigna Health and Life Insurance Company.....	(995,000,000)	(33,532,076)			(73,957,210)	111,950,034	..0..		(990,539,252)	94,794,298
	45-2681649.....	CarePlexus, LLC.....							..0..		0	
	27-3396038.....	Cigna Corporate Services, LLC.....							..0..		0	
	27-1903785.....	Cigna Insurance Agency, LLC.....							..0..		0	
	34-1970892.....	Ceres Sales of Ohio, LLC.....							..0..		0	
61727.....	34-0970995.....	Central Reserve Life Insurance Company.....					(312,172)		..0..		(312,172)	

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
67903.....	23-1335885.....	Provident American Life & Health Insurance Company.....					(574,610)		..0..		(574,610)	
65269.....	75-2305400.....	United Benefit Life Insurance Company.....					(22,421)		..0..		(22,421)	
65722.....	63-0343428.....	Loyal American Life Insurance Company.....		(6,500,000)			(23,150,876)		..0..		(29,650,876)	
88366.....	59-2760189.....	American Retirement Life Insurance Company.....		21,500,000			(27,906,479)		..0..		(6,406,479)	
	23-3744987.....	QualCare Alliance Networks, Inc.....							..0..		0	
	22-3129563.....	QualCare, Inc.....							..0..		0	
	22-2483867.....	Scibal Associates, Inc.....							..0..		0	
	46-1634843.....	QualCare Captive Insurance Company Inc., PCC.....							..0..		0	
	46-1801639.....	QualCare Management Resources Limited Liability Company.....							..0..		0	
	46-2086778.....	Health-Lynx, LLC.....							..0..		0	
77399.....	13-1867829.....	Sterling Life Insurance Company.....	(2,100,000)				(3,529,363)		..0..		(5,629,363)	
	91-1500758.....	Olympic Health Management Systems, Inc.....	(2,800,000)						..0..		(2,800,000)	
	91-1599329.....	Olympic Health Management Services, Inc.....	(100,000)						..0..		(100,000)	
	88-0455414.....	WorldDoc, Inc.....							..0..		0	
	23-1728483.....	Cigna Health Management, Inc.....					168,501,604		..0..		168,501,604	
	20-8064696.....	Kronos Optimal Health Company.....					756,635		..0..		756,635	
65498.....	23-1503749.....	Life Insurance Company of North America.....		(4,376,188)		(1,642,804)	(28,474,614)	69,807,940	..0..		35,314,334	669,673,856
	00-0000000.....	Cigna & CMB Life Insurance Company Limited.....							..0..		0	
	58-1136865.....	Cigna Direct Marketing Company, Inc.....							..0..		0	
	46-0427127.....	Tel-Drug, Inc.....	(144,000,000)				(111,660)		..0..		(144,111,660)	
	00-0000000.....	Cigna Global Wellbeing Holdings Limited.....							..0..		0	
	00-0000000.....	Cigna Global Wellbeing Solutions Limited.....							..0..		0	
	98-0463704.....	Vielife Services, Inc.....							..0..		0	
	06-1332403.....	CG Individual Tax Benefits Payments, Inc.....							..0..		0	
	06-1332405.....	CG Life Pension Benefits Payments, Inc.....							..0..		0	
	06-1332401.....	CG LINA Pension Benefits Payments, Inc.....							..0..		0	
	62-1724116.....	Cigna Federal Benefits, Inc.....							..0..		0	
	23-2741293.....	Cigna Healthcare Benefits, Inc.....							..0..		0	
	23-2924152.....	Cigna Integratedcare, Inc.....							..0..		0	
	23-2741294.....	Cigna Managed Care Benefits Company.....							..0..		0	
	06-1071502.....	Cigna RE Corporation.....							..0..		0	
	06-1522976.....	Blodget & Hazard Limited.....							..0..		0	
	06-1567902.....	Cigna Resource Manager, Inc.....							..0..		0	
	06-1252419.....	Connecticut General Benefit Payments, Inc.....							..0..		0	
	06-1533555.....	Healthsource Benefits, Inc.....							..0..		0	
	35-2041388.....	IHN, Inc.....					(4,567)		..0..		(4,567)	
	06-1252418.....	LINA Benefit Payments, Inc.....							..0..		0	
	88-0334401.....	Mediversal, Inc.....							..0..		0	
	88-0344624.....	Universal Claims Administration.....							..0..		0	
	81-2760646.....	CareAllies, Inc.....		17,901,000					..0..		17,901,000	
	51-0389196.....	Cigna Global Holdings, Inc.....	(55,400,000)	135,184,000					..0..		79,784,000	
	51-0111677.....	Cigna International Corporation, Inc.....					(10,000,008)		..0..		(10,000,008)	

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
53.5	23-2610178.....	Cigna International Services, Inc.....							..0..		0	
	30-3087621.....	Cigna International Marketing (Thailand) Limited.....							..0..		0	
	00-0000000.....	CGO PARTICIPATOS LTDA.....							..0..		0	
	00-0000000.....	YCFM Servicios LTDA.....							..0..		0	
	AA-3190987.....	Cigna Global Reinsurance Company, Ltd.	(155,500,000)			1,642,804	(8,751)	(106,649,298)	..0..		(260,515,245)	(99,309,124)
	23-3009279.....	Cigna Holdings Overseas, Inc.....							..0..		0	
	00-0000000.....	Cigna Bellevue Alpha LLC.....							..0..		0	
	46-4110289.....	Cigna Linden Holdings, Inc.....							..0..		0	
	98-1146864.....	Cigna Laurel Holdings, Ltd.....							..0..		0	
	00-0000000.....	Cigna Palmetto Holdings, Ltd.....							..0..		0	
	00-0000000.....	Cigna Apac Holdings Limited							..0..		0	
	00-0000000.....	Cigna Alder Holdings, LLC.....							..0..		0	
	00-0000000.....	Cigna Walnut Holdings, Ltd.....							..0..		0	
	98-1137759.....	Cigna Chestnut Holdings, Ltd.....							..0..		0	
	00-0000000.....	LINA Life Insurance Company of Korea.....							..0..		0	
	00-0000000.....	Cigna Korea Foundation.....							..0..		0	
	00-0000000.....	Cigna International Services Australia Pty Ltd.....							..0..		0	
	00-0000000.....	Cigna Hong Kong Holdings Company Limited.....							..0..		0	
	00-0000000.....	Cigna Data Services (Shanghai) Company Limited							..0..		0	
	00-0000000.....	Cigna HLA Technology Services Limited							..0..		0	
	00-0000000.....	Cigna Worldwide General Insurance Company Limited.....							..0..		0	
	00-0000000.....	Cigna Worldwide Life Insurance Company Limited.....							..0..		0	
	00-0000000.....	Cigna International Health Services Sdn. Bhd.....							..0..		0	
	00-0000000.....	Cigna Life Insurance New Zealand Limited.....							..0..		0	
	00-0000000.....	Grown Ups New Zealand Limited.....							..0..		0	
	AA-1560515.....	Cigna Life Insurance Company of Canada.....					(19,562,727)	(799,187)	..0..		(20,361,914)	(47)
	00-0000000.....	Cigna Korea Chusik Heosa (English Translation: Cigna Korea Company.....							..0..		0	
	00-0000000.....	LINA Financial Service.....							..0..		0	
	00-0000000.....	RHP (Thailand) Limited.....							..0..		0	
	00-0000000.....	Cigna Brokerage & Marketing (Thailand) Limited.....							..0..		0	
	00-0000000.....	KDM (Thailand) Limited							..0..		0	
	00-0000000.....	Cigna Insurance Public Company Limited.....							..0..		0	
	00-0000000.....	Cigna Taiwan Life Assurance Company Limited							..0..		0	
	98-1154657.....	Cigna Myrtle Holdings, Ltd.....							..0..		0	
	98-1155943.....	Cigna Elmwood Holdings, SPRL.....							..0..		0	
	98-1181787.....	Cigna Beechwood Holdings.....							..0..		0	
	AA-1240009.....	Cigna Life Insurance Company of Europe S.A.-N.V.....					(22,855)	(400,358)	..0..		(423,213)	46,954
	00-0000000.....	Cigna Europe Insurance Company S.A.-N.V.....							..0..		0	
	00-0000000.....	Cigna European Services (UK) Limited.....							..0..		0	
	00-0000000.....	CIGNA 2000 UK Pension LTD.....							..0..		0	
	00-0000000.....	Cigna Oak Holdings, Ltd.....							..0..		0	
	00-0000000.....	Cigna Willow Holdings, Ltd.....							..0..		0	

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
53.6	00-0000000.....	FirstAssist Administration Limited .....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Legal Protection Limited.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Insurance Services (Europe) Limited.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna International Health Services, BVBA.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna International Health Services, LLC .....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna International Health Services Kenya Limited.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Sequoia Holdings SPRL.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Cedar Holdings, Ltd.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Magnolia Holdings, Ltd.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Turkey Danismanlik Hizmetleri, A.S. (English translation: Cigna T.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Nederland Alpha Cooperatief U.A.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Nederland Beta B.V.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Nederland Gamma B.V.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Finans Emeklilik Ve Hayat A.S. ....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Health Solution India Pvt. Ltd.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	46-4099800.....	Cigna Poplar Holdings, Inc.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	PT GAR Indonesia.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	PT PGU Indonesia.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna Global Insurance Company Limited.....	.....	.....	.....	.....	(2,753,185)	(10,011)	..0..	.....	(2,763,196)	.....
	00-0000000.....	CignaTTK Health Insurance Company Limited.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
	00-0000000.....	Cigna SAICO Benefits Services W.L.L.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
90859.....	23-2088429.....	Cigna Worldwide Insurance Company.....	.....	.....	.....	.....	578,255	21,369	..0..	.....	599,624	181,065
.....	AA-5360003.....	PT. Asuransi Cigna.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
.....	00-0000000.....	Cigna Teak Holdings, LLC.....	.....	.....	.....	.....	.....	.....	..0..	.....	.....0	.....
9999999.....	Control Totals.....	.....	0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING		Responses
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
APRIL FILING		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7.	Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?	YES
8.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	YES
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?	YES
APRIL FILING		
41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	NO
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

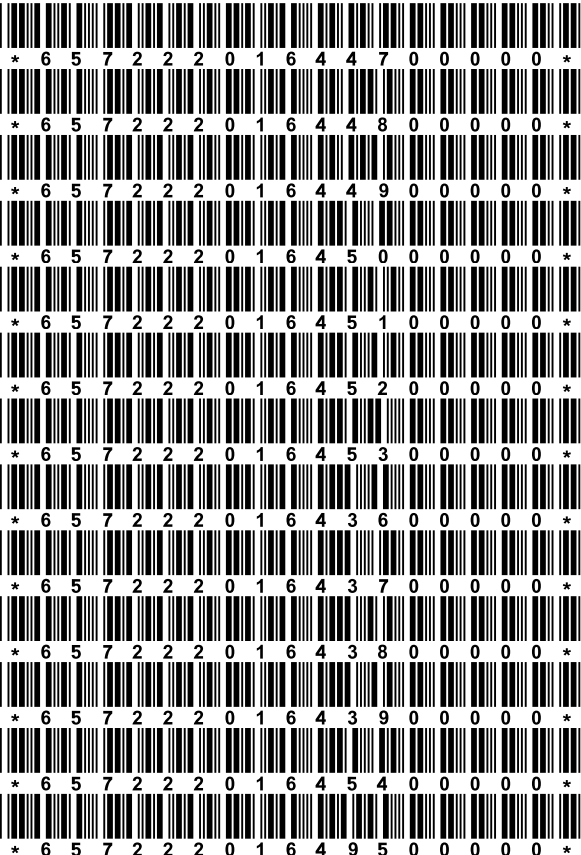
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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EXPLANATIONS:

BAR CODE:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12. The data for this supplement is not required to be filed.
13.
14. The data for this supplement is not required to be filed.
15.
16.
17.
18. The data for this supplement is not required to be filed.
19. The data for this supplement is not required to be filed.
20. The data for this supplement is not required to be filed.
21.
22. The data for this supplement is not required to be filed.
23. The data for this supplement is not required to be filed.
24. The data for this supplement is not required to be filed.
25. The data for this supplement is not required to be filed.
26. The data for this supplement is not required to be filed.
27. The data for this supplement is not required to be filed.
28. The data for this supplement is not required to be filed.
29. The data for this supplement is not required to be filed.
30. The data for this supplement is not required to be filed.
31. The data for this supplement is not required to be filed.
32. The data for this supplement is not required to be filed.
33. The data for this supplement is not required to be filed.
34. The data for this supplement is not required to be filed.



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

35.

36. The data for this supplement is not required to be filed.



37. The data for this supplement is not required to be filed.



38. The data for this supplement is not required to be filed.



39. The data for this supplement is not required to be filed.



40.

41.

42.

43. The data for this supplement is not required to be filed.



44.

45.

46. The data for this supplement is not required to be filed.



47.

48.

49. The data for this supplement is not required to be filed.



50. The data for this supplement is not required to be filed.



51. The data for this supplement is not required to be filed.



Loyal American Life Insurance Company

Overflow Page for Write-Ins

Additional Write-ins for Exhibit 2:

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
		Life	Cost Containment			
			All Other Lines of Business		Investment	Total
09.304. Allocated home office.....	4,058		416,463			420,521
09.397. Summary of remaining write-ins for Line 9.3.....	4,058	0	416,463	0	0	420,521

Overflow Page for Write-Ins

Additional Write-ins for Schedule H:

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
1104. Interest and adjustments on contract or deposit-type contract	(24)	(0.0)	.....	.....0.0	.....	.....0.0	(1)	(0.0)	7	0.0	(30)	(0.0)	.....	.....0.0	.....	.....0.0	.....	.....0.0
1197. Summary of remaining write-ins for Line 11	(24)	(0.0)	0	0.0	0	0.0	(1)	(0.0)	7	0.0	(30)	(0.0)	0	0.0	0	0.0	0	0.0

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Alaska



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-AK	F.....	NO.....	34000.....	05/02/2013.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	7,389	3,279	44.4	3	78,518	79,284	101.0	55
.....YES.....	LOYAL-MS-AA-G-AK	G.....	NO.....	34000.....	05/02/2013.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....70,309	113,210	161.0	83
.....YES.....	LOYAL-MS-AA-N-AK	N.....	NO.....	34000.....	05/02/2013.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....39,687	23,550	59.3	40
.....YES.....	LOYAL-MSD-AA-G-AK	G.....	NO.....	204000.....	08/21/2013.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....1,060	3,884	366.4	1
.....YES.....	LOYAL-MSX-AA-F-AK	F.....	NO.....	30500.....	09/15/2015.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....8,530	9,707	113.8	5
.....YES.....	LOYAL-MSX-AA-G-AK	G.....	NO.....	30500.....	09/15/2015.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MSX-AA-HDF	F*.....	NO.....	30500.....	09/15/2015.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....3,481	241	6.9	5
.....YES.....	LOYAL-MSX-AA-N-AK	N.....	NO.....	30500.....	09/15/2015.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....5,080	590	11.6	5
0199999.	Total Policy Experience on Individual Policies.....									7,389	3,279	44.4	3	206,665	230,466	111.5	194

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Alabama



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-AL.....	H.....	NO.....	34000.....	.08/29/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,980	3,215	35.8	3	.....	.....	.....0.0	.....
.....YES.....	L-6201-AL.....	I.....	NO.....	34000.....	.08/29/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,570	1,661	25.3	2	.....	.....	.....0.0	.....
.....YES.....	L-6202-AL.....	J.....	NO.....	34000.....	.08/29/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	124,696	89,460	71.7	34	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-AL	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	197,696	127,092	64.3	80	586,354	373,998	63.8	252
.....YES.....	LOYAL-MS-AA-G-AL	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	169,574	152,874	90.2	75	157,563	134,082	85.1	76
.....YES.....	LOYAL-MS-AA-N-AL	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	35,604	16,473	46.3	20	160,668	97,189	60.5	92
0199999.	Total Policy Experience on Individual Policies.....									543,120	390,775	72.0	214	904,585	605,269	66.9	420

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Arkansas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5233-AR.....	D.....	NO.....	34060.....	.09/22/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,287	10,950	850.8	.....	.....	.....	.....0.0	.....
.....YES.....	L-5234-AR.....	F.....	NO.....	34060.....	.09/22/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	97,146	84,896	87.4	46	.....	.....	.....0.0	.....
.....YES.....	L-5235-AR.....	G.....	NO.....	34060.....	.09/22/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,140	6,166	120.0	2	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-CR-C-AR	C.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....2,064	3,111	150.7	1
.....YES.....	LOYAL-MS-CR-D-AR	D.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....8,693	9,734	112.0	5
.....YES.....	LOYAL-MS-CR-F-AR	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	40,463	41,873	103.5	19	2,056,820	1,700,056	82.7	1,042
.....YES.....	LOYAL-MS-CR-G-AR	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	8,822	5,657	64.1	5	406,992	375,150	92.2	233
.....YES.....	LOYAL-MS-CR-N-AR	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,541	(38)	(1.5)	1	343,659	228,093	66.4	248
0199999.	Total Policy Experience on Individual Policies.....									155,399	149,504	96.2	73	2,818,228	2,316,144	82.2	1,529

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Arizona



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-AZ.....	A.....	NO.....	34000.....	.11/22/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,811	166	5.9	1	.....	.....	.....0.0	.....
.....YES.....	L-5233-AZ.....	D.....	NO.....	34000.....	.11/22/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,084	1,274	41.3	1	.....	.....	.....0.0	.....
.....YES.....	L-5234-AZ.....	F.....	NO.....	34000.....	.11/22/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	85,239	57,824	67.8	21	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-F-AZ..	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	70,828	54,247	76.6	22	50,386	27,611	54.8	16
.....YES.....	LOYAL-MS-IA-G-AZ..	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	7,714	1,044	13.5	3	20,993	3,479	16.6	8
.....YES.....	LOYAL-MS-IA-N-AZ..	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	3,773	50	1.3	1	2,518	2,206	87.6	1
0199999.	Total Policy Experience on Individual Policies.....									173,449	114,605	66.1	49	73,897	33,296	45.1	25

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....California



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-CA	A.....	NO.....	...34060.....	.04/02/2014	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....7,834	10,911	139.3	3
.....YES.....	LOYAL-MS-AA-F-CA	F.....	NO.....	...34060.....	.04/02/2014	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....11,121,622	9,397,970	84.5	5,252
.....YES.....	LOYAL-MS-AA-G-CA	G.....	NO.....	...34000.....	.04/02/2014	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....2,771,070	1,961,500	70.8	1,982
.....YES.....	LOYAL-MS-AA-N-CA	N.....	NO.....	...34060.....	.04/02/2014	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....1,477,568	1,085,108	73.4	987
0199999.	Total Policy Experience on Individual Policies.....									0	0	0.0	0	15,378,094	12,455,489	81.0	8,224

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Colorado



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-CO	F.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	690,542	463,750	67.2	289	479,988	426,601	88.9	210
.....YES.....	LOYAL-MS-AA-G-CO	G.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	91,789	34,701	37.8	43	122,574	105,777	86.3	70
.....YES.....	LOYAL-MS-AA-N-CO	N.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	9,893	20,650	208.7	5	21,599	11,963	55.4	12
0199999.	Total Policy Experience on Individual Policies.....									792,224	519,101	65.5	337	624,161	544,341	87.2	292

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Connecticut



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-CT	A.....	NO.....	34060.....	11/08/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		27,705	51,003	184.1	11
.....YES.....	LOYAL-MS-CR-F-CT	F.....	NO.....	34000.....	11/08/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		694,563	494,695	71.2	225
.....YES.....	LOYAL-MS-CR-G-CT	G.....	NO.....	34000.....	11/08/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		1,165,004	1,039,897	89.3	425
.....YES.....	LOYAL-MS-CR-N-CT	N.....	NO.....	34000.....	11/08/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		168,443	111,069	65.9	81
.....YES.....	LOYAL-MSD-CR-A-C	A.....	NO.....	204060.....	05/23/2014	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		15,925	8,457	53.1	6
.....YES.....	LOYAL-MSD-CR-F-C	F.....	NO.....	204000.....	05/23/2014	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MSD-CR-N-C	N.....	NO.....	204000.....	05/23/2014	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0				0.0	
0199999.	Total Policy Experience on Individual Policies.....									0	0	0.0	0	2,071,640	1,705,121	82.3	748

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....District of Columbia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-DC	F.....	NO.....	34000.....	05/09/2013.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	5,857.....	6,390.....	109.1.....	3.....	30,758.....	13,464.....	43.8.....	14.....
.....YES.....	LOYAL-MS-AA-G-DC	G.....	NO.....	34000.....	05/09/2013.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		25,480.....	16,501.....	64.8.....	18.....
.....YES.....	LOYAL-MS-AA-N-DC	N.....	NO.....	34000.....	05/09/2013.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	1,354.....	1,591.....	117.5.....	1.....	3,524.....	709.....	20.1.....	3.....
.....YES.....	LOYAL-MSD-AA-F-DC	F.....	NO.....	204000.....	08/05/2013.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		28,961.....	28,194.....	97.4.....	13.....
.....YES.....	LOYAL-MSD-AA-G-DC	G.....	NO.....	204000.....	08/05/2013.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		22,065.....	21,605.....	97.9.....	17.....
.....YES.....	LOYAL-MSD-AA-N-DC	N.....	NO.....	204000.....	08/05/2013.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		6,868.....	4,900.....	71.3.....	6.....
.....YES.....	LOYAL-MSX-AA-F-DC	F.....	NO.....	30500.....	06/12/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		2,250.....	1,064.....	47.3.....	4.....
.....YES.....	LOYAL-MSX-AA-HDF	F*.....	NO.....	30500.....	06/12/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....				0.0.....	
.....YES.....	LOYAL-MSX-AA-N-DC	N.....	NO.....	30500.....	06/12/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		515.....	82.....	15.9.....	1.....
0199999.	Total Policy Experience on Individual Policies.....									7,211.....	7,981.....	110.7.....	4.....	120,421.....	86,519.....	71.8.....	76.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Delaware

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Florida

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Georgia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-GA.....	H.....	NO.....	34000.....	.09/22/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	973	441	45.3	.....	.....	.....	.....0.0	.....
.....YES.....	L-6201-GA.....	I.....	NO.....	34000.....	.09/22/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	14,255	2,792	19.6	5	.....	.....	.....0.0	.....
.....YES.....	L-6202-GA.....	J.....	NO.....	34000.....	.09/22/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	226,935	125,049	55.1	72	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-F-GA.	F.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	134,080	113,472	84.6	50	417,017	287,368	68.9	160
.....YES.....	LOYAL-MS-IA-G-GA.	G.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	48,986	24,256	49.5	20	183,013	137,975	75.4	78
.....YES.....	LOYAL-MS-IA-N-GA.	N.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	13,194	6,778	51.4	7	88,835	27,029	30.4	49
0199999.	Total Policy Experience on Individual Policies.....									438,423	272,788	62.2	154	688,865	452,372	65.7	287

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Hawaii



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-HI..	F.....	NO.....	34060.....	01/03/2014.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....46,083.....	35,073.....	76.1.....	36.....
.....YES.....	LOYAL-MS-AA-G-HI..	G.....	NO.....	34060.....	01/03/2014.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....43,051.....	25,213.....	58.6.....	50.....
.....YES.....	LOYAL-MS-AA-N-HI..	N.....	NO.....	34060.....	01/03/2014.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....12,288.....	3,755.....	30.6.....	11.....
.....YES.....	LOYAL-MSD-AA-F-HI..	F.....	NO.....	204060.....	02/03/2014.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....27,990.....	12,974.....	46.4.....	14.....
.....YES.....	LOYAL-MSD-AA-G-HI..	G.....	NO.....	204060.....	02/03/2014.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....41,879.....	28,581.....	68.2.....	34.....
.....YES.....	LOYAL-MSD-AA-N-HI..	N.....	NO.....	204060.....	02/03/2014.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....6,945.....	2,135.....	30.7.....	5.....
0199999.	Total Policy Experience on Individual Policies.....									0.....	0.....	0.0.....	0.....	178,236.....	107,731.....	60.4.....	150.....

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Iowa



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5233-IA.....	D.....	NO.....	...34000.....	.10/31/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,573	6,290	112.9	2			0.0	
.....YES.....	L-5234-IA.....	F.....	NO.....	...34000.....	.10/31/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	397,012	341,619	86.0	127			0.0	
.....YES.....	L-5235-IA.....	G.....	NO.....	...34000.....	.10/31/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,446	7,687	91.0	3			0.0	
.....YES.....	L-6200-IA.....	H.....	NO.....	...34000.....	.09/12/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,593	6,926	192.8	1			0.0	
.....YES.....	L-6201-IA.....	I.....	NO.....	...34000.....	.09/12/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,539	2,097	37.9	2			0.0	
.....YES.....	L-6202-IA.....	J.....	NO.....	...34000.....	.09/12/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,073,547	839,699	78.2	340			0.0	
.....YES.....	LOYAL-MS-AA-F-IA..	F.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	948,140	908,982	95.9	351	84,783	70,386	83.0	33
.....YES.....	LOYAL-MS-AA-G-IA.	G.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	43,839	26,262	59.9	19	26,091	24,060	92.2	11
.....YES.....	LOYAL-MS-AA-N-IA.	N.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	7,597	4,354	57.3	3	68,277	52,660	77.1	38
0199999.	Total Policy Experience on Individual Policies.....									2,493,286	2,143,916	86.0	848	179,151	147,106	82.1	82

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Idaho



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-ID.....	F.....	NO.....	34000.....	07/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	50,281.....	42,835.....	85.2.....	17.....			0.0.....	
.....YES.....	L-5235-ID.....	G.....	NO.....	34000.....	07/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	42,129.....	33,912.....	80.5.....	19.....			0.0.....	
.....YES.....	L-6201-ID.....	I.....	NO.....	34060.....	08/28/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan		20.....	0.0.....				0.0.....	
.....YES.....	L-6202-ID.....	J.....	NO.....	34060.....	08/28/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	358,712.....	225,857.....	63.0.....	118.....			0.0.....	
.....YES.....	LOYAL-MS-IA-A-ID...	A.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		3,447.....	1,994.....	57.8.....	2.....
.....YES.....	LOYAL-MS-IA-B-ID...	B.....	NO.....	34000.....	08/04/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	4,555.....	5,384.....	118.2.....	2.....			0.0.....	
.....YES.....	LOYAL-MS-IA-C-ID...	C.....	NO.....	34000.....	08/04/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....				0.0.....	
.....YES.....	LOYAL-MS-IA-D-ID...	D.....	NO.....	34000.....	08/04/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		2,220.....	(46).....	(2.1).....	1.....
.....YES.....	LOYAL-MS-IA-F-ID...	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	289,302.....	217,464.....	75.2.....	116.....	554,666.....	337,267.....	60.8.....	229.....
.....YES.....	LOYAL-MS-IA-G-ID...	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	48,282.....	45,730.....	94.7.....	21.....	125,029.....	68,068.....	54.4.....	70.....
.....YES.....	LOYAL-MS-IA-N-ID...	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	10,868.....	5,960.....	54.8.....	6.....	167,916.....	103,660.....	61.7.....	104.....
.....YES.....	LOYAL-MSX-IA-F-MI	F.....	NO.....	30500.....	08/04/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		52,061.....	21,514.....	41.3.....	36.....
.....YES.....	LOYAL-MSX-IA-G-MI	G.....	NO.....	30500.....	08/04/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		26,158.....	22,147.....	84.7.....	22.....
.....YES.....	LOYAL-MSX-IA-HDF-	F*.....	NO.....	30500.....	08/04/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		3,683.....	253.....	6.9.....	4.....
.....YES.....	LOYAL-MSX-IA-N-MI	N.....	NO.....	30500.....	08/04/2015.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		28,181.....	18,050.....	64.1.....	22.....
0199999.	Total Policy Experience on Individual Policies.....									804,129.....	577,162.....	71.8.....	299.....	963,361.....	572,907.....	59.5.....	490.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Illinois



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-IL.....	F.....	NO.....	...34060.....	..11/07/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	513,350	314,153	61.2	145	.....	.....	.....0.0	.....
.....YES.....	L-5235-IL.....	G.....	NO.....	...34060.....	..11/07/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	23,081	6,906	29.9	8	.....	.....	.....0.0	.....
.....YES.....	L-6200-IL.....	H.....	NO.....	...34060.....	..11/20/2008	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,030	2,019	22.4	3	.....	.....	.....0.0	.....
.....YES.....	L-6201-IL.....	I.....	NO.....	...34060.....	..11/20/2008	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	19,121	11,312	59.2	6	.....	.....	.....0.0	.....
.....YES.....	L-6202-IL.....	J.....	NO.....	...34060.....	..11/20/2008	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,001,199	1,520,173	76.0	585	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-C-IL..	C.....	NO.....	...34060.....	..06/28/2010	0.....	0.....	..09/30/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....5,992	4,654	77.7	2
.....YES.....	LOYAL-MS-AA-D-IL..	D.....	NO.....	...34060.....	..06/28/2010	0.....	0.....	..09/30/2016	Modernized Medicare Supplement Insurance Plan	5,694	8,700	152.8	2	1,955	267	13.7	1
.....YES.....	LOYAL-MS-AA-F-IL..	F.....	NO.....	...34060.....	..06/01/2010	0.....	0.....	..09/30/2016	Modernized Medicare Supplement Insurance Plan	3,418,229	2,893,082	84.6	1,216	2,486,217	1,927,648	77.5	971
.....YES.....	LOYAL-MS-AA-G-IL..	G.....	NO.....	...34060.....	..06/01/2010	0.....	0.....	..09/30/2016	Modernized Medicare Supplement Insurance Plan	282,084	208,216	73.8	102	490,612	298,313	60.8	205
.....YES.....	LOYAL-MS-AA-N-IL..	N.....	NO.....	...34060.....	..06/01/2010	0.....	0.....	..09/30/2016	Modernized Medicare Supplement Insurance Plan	217,228	208,488	96.0	105	666,266	443,679	66.6	351
0199999.	Total Policy Experience on Individual Policies.....									6,489,016	5,173,049	79.7	2,172	3,651,042	2,674,561	73.3	1,530

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

- 2.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2

Contact person and phone number.....

David Brosig866-459-4272
3.

Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2

Contact person and phone number.....

David Brosig866-459-4272
4.

Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Indiana



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5231-IN.....	B.....	NO.....	34000.....	12/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,643.....	74.....	2.8.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5232-IN.....	C.....	NO.....	34000.....	12/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	6,017.....	1,880.....	31.2.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5233-IN.....	D.....	NO.....	34000.....	12/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	7,939.....	438.....	5.5.....	2.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-IN.....	F.....	NO.....	34000.....	12/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	571,607.....	404,396.....	70.7.....	171.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-IN.....	G.....	NO.....	34000.....	12/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	256,277.....	251,070.....	98.0.....	78.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-IN.....	H.....	NO.....	34000.....	11/14/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	18,023.....	17,410.....	96.6.....	5.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6201-IN.....	I.....	NO.....	34000.....	11/14/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	32,564.....	11,003.....	33.8.....	11.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-IN.....	J.....	NO.....	34000.....	11/14/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	1,254,713.....	969,874.....	77.3.....	381.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-IN..	A.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	7,579.....	4,391.....	57.9.....	5.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-B-IN..	B.....	NO.....	34000.....	07/26/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....1,814.....	(17).....	(0.9).....	1.....
.....YES.....	LOYAL-MS-AA-C-IN..	C.....	NO.....	34000.....	07/26/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	19,611.....	12,162.....	62.0.....	7.....	2,164.....	2,911.....	134.5.....	1.....
.....YES.....	LOYAL-MS-AA-D-IN..	D.....	NO.....	34000.....	07/26/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	33,934.....	35,953.....	105.9.....	15.....	1,913.....	1,318.....	68.9.....	1.....
.....YES.....	LOYAL-MS-AA-F-IN..	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	1,745,786.....	1,424,567.....	81.6.....	729.....	2,953,028.....	2,533,080.....	85.8.....	1,351.....
.....YES.....	LOYAL-MS-AA-G-IN..	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	466,955.....	350,181.....	75.0.....	221.....	755,662.....	498,407.....	66.0.....	388.....
.....YES.....	LOYAL-MS-AA-N-IN..	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	303,301.....	202,285.....	66.7.....	173.....	1,227,136.....	962,472.....	78.4.....	746.....
0199999.	Total Policy Experience on Individual Policies.....									4,726,949.....	3,685,684.....	78.0.....	1,800.....	4,941,717.....	3,998,171.....	80.9.....	2,488.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Kansas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-KS.....	H.....	NO.....	34060.....	.11/04/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,927	1,983	67.7	1	.....	.....	.....0.0	.....
.....YES.....	L-6201-KS.....	I.....	NO.....	34060.....	.11/04/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	51,471	49,309	95.8	17	.....	.....	.....0.0	.....
.....YES.....	L-6202-KS.....	J.....	NO.....	34060.....	.11/04/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	800,766	507,890	63.4	236	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-A-KS	A.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....1,742	597	34.3	1
.....YES.....	LOYAL-MS-AA-F-KS	F.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	684,895	548,314	80.1	266	1,571,400	1,124,122	71.5	707
.....YES.....	LOYAL-MS-AA-G-KS	G.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	64,796	40,707	62.8	28	124,118	98,848	79.6	72
.....YES.....	LOYAL-MS-AA-N-KS	N.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	6,251	17,920	286.7	2	57,617	55,345	96.1	34
0199999.	Total Policy Experience on Individual Policies.....									1,611,106	1,166,123	72.4	550	1,754,877	1,278,912	72.9	814

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Kentucky



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-KY.....	A.....	NO.....	34060.....	08/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,637.....	986.....	37.4.....	1.....			0.0.....	
.....YES.....	L-5231-KY.....	B.....	NO.....	34060.....	08/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	39,297.....	36,360.....	92.5.....	11.....			0.0.....	
.....YES.....	L-5232-KY.....	C.....	NO.....	34060.....	08/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	3,234.....	4,936.....	152.6.....	1.....			0.0.....	
.....YES.....	L-5233-KY.....	D.....	NO.....	34060.....	08/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	3,789.....	9,775.....	258.0.....	1.....			0.0.....	
.....YES.....	L-5234-KY.....	F.....	NO.....	34060.....	08/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	398,250.....	266,775.....	67.0.....	116.....			0.0.....	
.....YES.....	L-5235-KY.....	G.....	NO.....	34060.....	08/26/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	40,875.....	37,316.....	91.3.....	10.....			0.0.....	
.....YES.....	LOYAL-MS-AA-A-KY.....	A.....	NO.....	34060.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	1,346.....	8.....	0.6.....	1.....	4,188.....	10,003.....	238.8.....	2.....
.....YES.....	LOYAL-MS-AA-B-KY.....	B.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0.....		2,706.....	12,316.....	455.1.....	1.....
.....YES.....	LOYAL-MS-AA-C-KY.....	C.....	NO.....	34060.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	20,979.....	6,641.....	31.7.....	8.....	7,462.....	15,637.....	209.6.....	3.....
.....YES.....	LOYAL-MS-AA-D-KY.....	D.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	5,316.....	21,305.....	400.8.....	2.....			0.0.....	
.....YES.....	LOYAL-MS-AA-F-KY.....	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	636,622.....	504,142.....	79.2.....	241.....	2,087,577.....	1,409,459.....	67.5.....	916.....
.....YES.....	LOYAL-MS-AA-G-KY.....	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	152,669.....	98,626.....	64.6.....	68.....	340,515.....	209,023.....	61.4.....	169.....
.....YES.....	LOYAL-MS-AA-N-KY.....	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....		Modernized Medicare Supplement Insurance Plan	36,361.....	25,642.....	70.5.....	17.....	423,805.....	253,360.....	59.8.....	249.....
0199999.	Total Policy Experience on Individual Policies.....									1,341,375.....	1,012,512.....	75.5.....	477.....	2,866,253.....	1,909,798.....	66.6.....	1,340.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Louisiana



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5231-LA.....	B.....	NO.....	34060.....	..11/09/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	13,346	17,630	132.1	4	.....	.....	.....0.0	.....
.....YES.....	L-5232-LA.....	C.....	NO.....	34060.....	..11/09/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,556	699	15.3	1	.....	.....	.....0.0	.....
.....YES.....	L-5233-LA.....	D.....	NO.....	34060.....	..11/09/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,443	1,885	54.7	1	.....	.....	.....0.0	.....
.....YES.....	L-5234-LA.....	F.....	NO.....	34060.....	..11/09/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	131,609	48,644	37.0	35	.....	.....	.....0.0	.....
.....YES.....	L-5235-LA.....	G.....	NO.....	34060.....	..11/09/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	34,530	11,860	34.3	9	.....	.....	.....0.0	.....
.....YES.....	L-5333-LA.....	F.....	YES.....	34060.....	..06/30/2005	0.....	0.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,824	1,909	67.6	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-A-LA	A.....	NO.....	34060.....	..06/01/2010	0.....	0.....	..11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....1,606	16,017	997.3	1
.....YES.....	LOYAL-MS-AA-C-LA	C.....	NO.....	34060.....	..06/25/2010	0.....	0.....	..11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....4,768	298	6.3	2
.....YES.....	LOYAL-MS-AA-F-LA	F.....	NO.....	34060.....	..06/01/2010	0.....	0.....	..11/01/2016	Modernized Medicare Supplement Insurance Plan	97,415	78,571	80.7	32	505,215	379,293	75.1	201
.....YES.....	LOYAL-MS-AA-G-LA	G.....	NO.....	34060.....	..06/01/2010	0.....	0.....	..11/01/2016	Modernized Medicare Supplement Insurance Plan	32,911	24,563	74.6	13	150,221	92,399	61.5	68
.....YES.....	LOYAL-MS-AA-N-LA	N.....	NO.....	34060.....	..06/01/2010	0.....	0.....	..11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....117,482	82,080	69.9	60
0199999.	Total Policy Experience on Individual Policies.....									320,634	185,761	57.9	96	779,292	570,087	73.2	332

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

GENERAL INTERROGATORIES

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....Massachusetts

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Maryland

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	11 Policy Marketing Trade Name	12 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												13 Percent of Premiums Earned	16 Amount			17 Percent of Premiums Earned		

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Maine



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-ME	A.....	NO.....	34060.....	05/29/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		331	269	81.3	1
.....YES.....	LOYAL-MS-CR-F-ME	F.....	NO.....	34000.....	05/29/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		45,731	51,164	111.9	26
.....YES.....	LOYAL-MS-CR-G-ME	G.....	NO.....	34000.....	05/29/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		140,625	75,093	53.4	106
.....YES.....	LOYAL-MS-CR-N-ME	N.....	NO.....	34000.....	05/29/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		27,802	16,342	58.8	23
.....YES.....	LOYAL-MSD-CR-F-M	F.....	NO.....	204000.....	07/03/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		15,761	3,869	24.5	8
.....YES.....	LOYAL-MSD-CR-G-M	G.....	NO.....	204000.....	07/03/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		72,277	57,232	79.2	37
.....YES.....	LOYAL-MSD-CR-N-M	N.....	NO.....	204000.....	07/03/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		16,624	8,841	53.2	12
0199999.	Total Policy Experience on Individual Policies.....									0	0	0.0	0	319,151	212,810	66.7	213

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Michigan



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-MI.....	F.....	NO.....	34000.....	09/21/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	51,163.....	30,438.....	59.5.....	13.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-MI.....	H.....	NO.....	34000.....	08/19/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	8,763.....	201.....	2.3.....	2.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6201-MI.....	I.....	NO.....	34000.....	08/19/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	27,196.....	7,660.....	28.2.....	8.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-MI.....	J.....	NO.....	34000.....	08/19/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	595,845.....	370,085.....	62.1.....	170.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-MI.....	A.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....1,160.....	612.....	52.8.....	1.....
.....YES.....	LOYAL-MS-AA-B-MI.....	B.....	NO.....	34000.....	06/07/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....90.....	0.0.....	.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-C-MI.....	C.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	38,744.....	29,345.....	75.7.....	13.....	4,107.....	3,570.....	86.9.....	2.....
.....YES.....	LOYAL-MS-AA-D-MI.....	D.....	NO.....	34000.....	06/07/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	58,058.....	41,540.....	71.5.....	23.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-F-MI.....	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	1,843,109.....	1,653,559.....	89.7.....	735.....	1,326,168.....	1,011,855.....	76.3.....	578.....
.....YES.....	LOYAL-MS-AA-G-MI.....	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	628,446.....	465,326.....	74.0.....	279.....	355,272.....	238,353.....	67.1.....	198.....
.....YES.....	LOYAL-MS-AA-N-MI.....	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	373,508.....	278,575.....	74.6.....	197.....	379,112.....	364,661.....	96.2.....	232.....
.....YES.....	LOYAL-MSX-AA-F-MI.....	F.....	NO.....	30500.....	09/24/2015.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....166,433.....	161,314.....	96.9.....	104.....
.....YES.....	LOYAL-MSX-AA-G-MI.....	G.....	NO.....	30500.....	09/24/2015.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....56,286.....	30,867.....	54.8.....	46.....
.....YES.....	LOYAL-MSX-AA-HDF.....	F*.....	NO.....	30500.....	09/24/2015.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....42,702.....	20,599.....	48.2.....	57.....
.....YES.....	LOYAL-MSX-AA-N-MI.....	N.....	NO.....	30500.....	09/24/2015.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....80,282.....	74,738.....	93.1.....	63.....
0199999.	Total Policy Experience on Individual Policies.....									3,624,832.....	2,876,819.....	79.4.....	1,440.....	2,411,522.....	1,906,569.....	79.1.....	1,281.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Minnesota



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-BASIC-MI	O.....	NO.....	34000.....	..06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....433,570	396,481	91.4	232
.....YES.....	LOYAL-MS-COPAYM	O.....	NO.....	34000.....	..06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....1,981	664	33.5	4
.....YES.....	LOYAL-MS-EXTENDE	O.....	NO.....	34000.....	..06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	263,075	136,458	51.9	106	347,164	230,729	66.5	182
0199999.	Total Policy Experience on Individual Policies.....									263,075	136,458	51.9	106	782,715	627,874	80.2	418

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OFMissouri



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-MO.....	H.....	NO.....	34060.....	.08/26/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	13,077	13,535	103.5	4	.....	.....	.....0.0	.....
.....YES.....	L-6201-MO.....	I.....	NO.....	34060.....	.08/26/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,041	7,077	100.5	2	.....	.....	.....0.0	.....
.....YES.....	L-6202-MO.....	J.....	NO.....	34060.....	.08/26/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	882,972	623,668	70.6	253	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-A-MO.	A.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....3,340	402	12.0	2
.....YES.....	LOYAL-MS-IA-F-MO.	F.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	353,910	319,932	90.4	119	961,804	675,916	70.3	366
.....YES.....	LOYAL-MS-IA-G-MO	G.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	79,760	43,130	54.1	30	186,765	84,130	45.0	82
.....YES.....	LOYAL-MS-IA-N-MO	N.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	13,176	27,187	206.3	6	57,509	17,188	29.9	27
0199999.	Total Policy Experience on Individual Policies.....									1,349,936	1,034,529	76.6	414	1,209,418	777,636	64.3	477

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Mississippi



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-MS.....	C.....	NO.....	...34060.....	.07/29/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,410	2,866	34.1	2	.....	.....	.....0.0	.....
.....YES.....	L-5234-MS.....	F.....	NO.....	...34060.....	.07/29/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	138,472	98,085	70.8	42	.....	.....	.....0.0	.....
.....YES.....	L-5235-MS.....	G.....	NO.....	...34060.....	.07/29/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,006	1,559	19.5	2	.....	.....	.....0.0	.....
.....YES.....	L-5332-MS.....	D.....	YES.....	...34060.....	.03/11/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,510	673	26.8	1	.....	.....	.....0.0	.....
.....YES.....	L-5333-MS.....	F.....	YES.....	...34060.....	.03/11/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	269,795	161,794	60.0	89	.....	.....	.....0.0	.....
.....YES.....	L-5334-MS.....	G.....	YES.....	...34060.....	.03/11/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,383	10,460	438.9	1	.....	.....	.....0.0	.....
.....YES.....	L-6200-MS.....	H.....	NO.....	...34060.....	.11/20/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,724	6,560	176.2	1	.....	.....	.....0.0	.....
.....YES.....	L-6201-MS.....	I.....	NO.....	...34060.....	.11/20/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,316	23,526	282.9	2	.....	.....	.....0.0	.....
.....YES.....	L-6202-MS.....	J.....	NO.....	...34060.....	.11/20/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	827,403	589,402	71.2	243	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-A-MS	A.....	NO.....	...34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....15,273	9,413	61.6	7
.....YES.....	LOYAL-MS-AA-B-MS	B.....	NO.....	...34060.....	.07/22/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	12,981	11,023	84.9	6	3,488	1,182	33.9	2
.....YES.....	LOYAL-MS-AA-C-MS	C.....	NO.....	...34060.....	.07/22/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	11,259	23,761	211.0	4	7,066	2,715	38.4	3

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Mississippi



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

360.1

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
.....YES.....	LOYAL-MS-AA-D-MS	D.....	NO.....	34000.....	.07/22/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	6,030	6,560	108.8	3	7,215	1,608	22.3	4
.....YES.....	LOYAL-MS-AA-F-MS	F.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,611,142	1,456,682	90.4	582	1,527,732	1,004,490	65.8	700
.....YES.....	LOYAL-MS-AA-G-MS	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	141,028	103,311	73.3	58	286,019	165,299	57.8	148
.....YES.....	LOYAL-MS-AA-N-MS	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	57,667	35,837	62.1	30	319,996	227,733	71.2	193
0199999.	Total Policy Experience on Individual Policies.....									3,109,126	2,532,099	81.4	1,066	2,166,789	1,412,440	65.2	1,057

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

- 3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Montana



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5233-MT.....	D.....	NO.....	34000.....	.09/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,723	2,579	149.7	.....	.....	.....	.....0.0	.....
.....YES.....	L-5234-MT.....	F.....	NO.....	34000.....	.09/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	26,540	20,667	77.9	7	.....	.....	.....0.0	.....
.....YES.....	L-5235-MT.....	G.....	NO.....	34000.....	.09/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,312	6,714	202.7	1	.....	.....	.....0.0	.....
.....YES.....	L-6201-MT.....	I.....	NO.....	34000.....	.02/25/2009	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,135	32	1.0	1	.....	.....	.....0.0	.....
.....YES.....	L-6202-MT.....	J.....	NO.....	34000.....	.02/25/2009	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,074,145	850,052	79.1	373	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-MT	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	44,248	31,129	70.4	18	130,217	92,648	71.1	59
.....YES.....	LOYAL-MS-AA-G-MT	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	17,711	4,350	24.6	6	44,543	23,353	52.4	23
.....YES.....	LOYAL-MS-AA-N-MT	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	5,644	1,676	29.7	3	10,201	5,646	55.3	6
0199999.	Total Policy Experience on Individual Policies.....									1,176,458	917,199	78.0	409	184,961	121,647	65.8	88

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....North Carolina



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-NC.....	C.....	NO.....	34060.....	08/16/2005	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	11,382	8,069	70.9	2			0.0	
.....YES.....	L-5233-NC.....	D.....	NO.....	34000.....	08/16/2005	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,902	397	13.7	1			0.0	
.....YES.....	L-5234-NC.....	F.....	NO.....	34000.....	08/16/2005	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	252,369	182,892	72.5	67			0.0	
.....YES.....	L-5235-NC.....	G.....	NO.....	34000.....	08/16/2005	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	27,729	34,661	125.0	7			0.0	
.....YES.....	L-6200-NC.....	H.....	NO.....	34000.....	09/30/2008	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,695	9,010	92.9	3			0.0	
.....YES.....	L-6201-NC.....	I.....	NO.....	34000.....	09/30/2008	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	35,085	22,541	64.2	11			0.0	
.....YES.....	L-6202-NC.....	J.....	NO.....	34060.....	09/30/2008	0.....	0.....	05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,384,468	828,632	59.9	396			0.0	
.....YES.....	LOYAL-MS-AA-A-NC	A.....	NO.....	34060.....	06/01/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan	2,657	1,522	57.3	1	5,018	3,168	63.1	2
.....YES.....	LOYAL-MS-AA-B-NC	B.....	NO.....	34000.....	07/02/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan			0.0		1,727	46	2.7	1
.....YES.....	LOYAL-MS-AA-C-NC	C.....	NO.....	34060.....	07/02/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan	37,308	23,429	62.8	12	7,153	1,851	25.9	2
.....YES.....	LOYAL-MS-AA-D-NC	D.....	NO.....	34000.....	07/02/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan	20,785	4,819	23.2	8	1,607	4,794	298.3	1
.....YES.....	LOYAL-MS-AA-F-NC	F.....	NO.....	34000.....	06/01/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan	1,447,534	1,211,198	83.7	514	786,626	641,175	81.5	352
.....YES.....	LOYAL-MS-AA-G-NC	G.....	NO.....	34000.....	06/01/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan	191,153	130,781	68.4	76	225,243	138,334	61.4	114
.....YES.....	LOYAL-MS-AA-N-NC	N.....	NO.....	34000.....	06/01/2010	0.....	0.....	09/30/2016	Modernized Medicare Supplement Insurance Plan	93,581	91,673	98.0	52	201,390	120,074	59.6	122
0199999.	Total Policy Experience on Individual Policies.....									3,516,648	2,549,624	72.5	1,150	1,228,764	909,442	74.0	594

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....North Dakota

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-ND.....	J.....	NO.....	34000.....	.10/21/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	17,036	15,470	90.8	5			0.0	
.....YES.....	LOYAL-MS-AA-F-ND	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	9,483	6,243	65.8	4	41,508	25,916	62.4	18
.....YES.....	LOYAL-MS-AA-G-ND	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan			0.0		5,609	17,972	320.4	3
0199999.	Total Policy Experience on Individual Policies.....									26,519	21,713	81.9	9	47,117	43,888	93.1	21

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Nebraska



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-NE.....	C.....	NO.....	...34000.....	.09/13/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,837	24,184	500.0	1	.....	.....	.....0.0	.....
.....YES.....	L-5234-NE.....	F.....	NO.....	...34000.....	.09/13/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	141,722	106,728	75.3	40	.....	.....	.....0.0	.....
.....YES.....	L-5235-NE.....	G.....	NO.....	...34000.....	.09/13/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,947	4,373	73.5	2	.....	.....	.....0.0	.....
.....YES.....	L-6200-NE.....	H.....	NO.....	...34000.....	.10/08/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,684	764	11.4	2	.....	.....	.....0.0	.....
.....YES.....	L-6201-NE.....	I.....	NO.....	...34000.....	.10/08/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,275	1,692	51.7	1	.....	.....	.....0.0	.....
.....YES.....	L-6202-NE.....	J.....	NO.....	...34000.....	.10/08/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	761,219	670,815	88.1	238	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-C-NE	C.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,537	.....	.....0.0	.....	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-NE	F.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	845,683	691,039	81.7	318	402,632	362,386	90.0	184
.....YES.....	LOYAL-MS-AA-G-NE	G.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	56,367	62,885	111.6	24	54,266	37,276	68.7	29
.....YES.....	LOYAL-MS-AA-N-NE	N.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	7,064	179	2.5	4	13,614	5,225	38.4	7
0199999.	Total Policy Experience on Individual Policies.....									1,834,335	1,562,659	85.2	630	470,512	404,887	86.1	220

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

- 2.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2

Contact person and phone number.....

David Brosig866-459-4272
3.

Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2

Contact person and phone number.....

David Brosig866-459-4272
4.

Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....New Hampshire



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-IA-F-NH.	F.....	NO.....	...34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....12,862	12,262	95.3	3
.....YES.....	LOYAL-MS-IA-G-NH.	G.....	NO.....	...34060.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....13,743	6,836	49.7	4
0199999.	Total Policy Experience on Individual Policies.....									0	0	0.0	0	26,605	19,098	71.8	7

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....New Jersey



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-NJ	A.....	NO.....	34000.....	05/16/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MS-AA-C-NJ	C.....	NO.....	34060.....	05/16/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan	6,098	20,155	330.5	2	137,935	169,835	123.1	65
.....YES.....	LOYAL-MS-AA-F-NJ	F.....	NO.....	34000.....	05/16/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan	358,278	350,967	98.0	158	3,078,359	2,241,106	72.8	1,598
.....YES.....	LOYAL-MS-AA-G-NJ	G.....	NO.....	34000.....	05/16/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan	362,743	303,849	83.8	176	2,856,680	1,949,127	68.2	1,849
.....YES.....	LOYAL-MS-AA-N-NJ	N.....	NO.....	34000.....	05/16/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan	56,763	62,124	109.4	34	738,459	512,354	69.4	564
.....YES.....	LOYAL-MSD-AA-C-NJ	C.....	NO.....	204060.....	07/12/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		36,979	46,861	126.7	20
.....YES.....	LOYAL-MSD-AA-F-NJ	F.....	NO.....	204000.....	07/12/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		548,229	372,225	67.9	284
.....YES.....	LOYAL-MSD-AA-G-NJ	G.....	NO.....	204000.....	07/12/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan	541	5,026	929.0		562,128	388,355	69.1	378
.....YES.....	LOYAL-MSD-AA-N-NJ	N.....	NO.....	204000.....	07/12/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		218,384	129,918	59.5	161
0199999.	Total Policy Experience on Individual Policies.....									784,423	742,121	94.6	370	8,177,153	5,809,781	71.0	4,919

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
- 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....New Mexico



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-NM.....	H.....	NO.....	34000.....	.10/07/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,519	(7)	(0.3)	1	.....	.....	.....0.0	.....
.....YES.....	L-6201-NM.....	I.....	NO.....	34000.....	.10/07/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	13,945	7,074	50.7	6	.....	.....	.....0.0	.....
.....YES.....	L-6202-NM.....	J.....	NO.....	34000.....	.10/07/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	371,435	353,717	95.2	130	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-NM	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	45,460	32,781	72.1	19	171,635	151,364	88.2	78
.....YES.....	LOYAL-MS-AA-G-NM	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	18,159	7,845	43.2	9	24,275	7,023	28.9	12
.....YES.....	LOYAL-MS-AA-N-NM	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	3,550	251	7.1	2	9,326	3,363	36.1	6
0199999.	Total Policy Experience on Individual Policies.....									455,068	401,661	88.3	167	205,236	161,750	78.8	96

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Nevada

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....New York

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	11 Policy Marketing Trade Name	12 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												13 Percent of Premiums Earned	16 Amount			17 Percent of Premiums Earned		

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GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Ohio



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-OH.....	A.....	NO.....	34000.....	08/10/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,554.....	17,031.....	666.8.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5231-OH.....	B.....	NO.....	34000.....	08/10/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	9,048.....	3,715.....	41.1.....	3.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5232-OH.....	C.....	NO.....	34000.....	08/10/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	69,045.....	67,447.....	97.7.....	18.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5233-OH.....	D.....	NO.....	34000.....	08/10/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	46,591.....	34,908.....	74.9.....	15.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-OH.....	F.....	NO.....	34000.....	08/10/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	255,777.....	180,898.....	70.7.....	73.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-OH.....	G.....	NO.....	34000.....	08/10/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	41,582.....	23,485.....	56.5.....	12.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-OH.....	H.....	NO.....	34060.....	09/05/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	11,228.....	4,079.....	36.3.....	3.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6201-OH.....	I.....	NO.....	34060.....	09/05/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	24,409.....	8,454.....	34.6.....	6.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-OH.....	J.....	NO.....	34060.....	09/05/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	972,243.....	498,107.....	51.2.....	259.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-OH.....	A.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....2,192.....	101.....	4.6.....	1.....
.....YES.....	LOYAL-MS-AA-C-OH.....	C.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	201,225.....	167,934.....	83.5.....	70.....	22,848.....	37,136.....	162.5.....	9.....
.....YES.....	LOYAL-MS-AA-D-OH.....	D.....	NO.....	34000.....	07/12/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	33,264.....	36,804.....	110.6.....	13.....	8,945.....	3,523.....	39.4.....	4.....
.....YES.....	LOYAL-MS-AA-F-OH.....	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	738,372.....	511,685.....	69.3.....	233.....	1,049,411.....	774,898.....	73.8.....	394.....
.....YES.....	LOYAL-MS-AA-G-OH.....	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	211,207.....	153,677.....	72.8.....	77.....	269,671.....	200,076.....	74.2.....	117.....
.....YES.....	LOYAL-MS-AA-N-OH.....	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	125,698.....	74,723.....	59.4.....	54.....	281,501.....	185,399.....	65.9.....	151.....
0199999.	Total Policy Experience on Individual Policies.....									2,742,243.....	1,782,947.....	65.0.....	837.....	1,634,568.....	1,201,133.....	73.5.....	676.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Oklahoma



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5233-OK.....	D.....	NO.....	34000.....	08/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,647.....	469.....	17.7.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-OK.....	F.....	NO.....	34000.....	08/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	230,678.....	181,236.....	78.6.....	63.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-OK.....	G.....	NO.....	34000.....	08/18/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	38,978.....	18,498.....	47.5.....	11.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-OK.....	H.....	NO.....	34060.....	08/28/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	17,971.....	2,970.....	16.5.....	6.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6201-OK.....	I.....	NO.....	34060.....	08/28/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	19,524.....	5,157.....	26.4.....	5.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-OK.....	J.....	NO.....	34060.....	08/28/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	824,984.....	461,231.....	55.9.....	243.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-OK.....	A.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	5,268.....	891.....	16.9.....	2.....	15,740.....	13,053.....	82.9.....	6.....
.....YES.....	LOYAL-MS-AA-D-OK.....	D.....	NO.....	34000.....	06/22/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	2,907.....	135.....	4.6.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-F-OK.....	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	448,493.....	322,294.....	71.9.....	161.....	73,687.....	46,360.....	62.9.....	33.....
.....YES.....	LOYAL-MS-AA-G-OK.....	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	43,171.....	24,645.....	57.1.....	18.....	20,022.....	9,106.....	45.5.....	10.....
.....YES.....	LOYAL-MS-AA-N-OK.....	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	53,099.....	88,212.....	166.1.....	24.....	16,813.....	3,090.....	18.4.....	11.....
0199999.	Total Policy Experience on Individual Policies.....									1,687,720.....	1,105,738.....	65.5.....	535.....	126,262.....	71,609.....	56.7.....	60.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

GENERAL INTERROGATORIES

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
- 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Oregon



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-OR.....	A.....	NO.....	34060.....	09/08/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	1,912.....	189.....	9.9.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-OR.....	F.....	NO.....	34060.....	09/08/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	46,507.....	36,475.....	78.4.....	15.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-OR.....	G.....	NO.....	34060.....	09/08/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	7,650.....	12,328.....	161.2.....	3.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-OR.....	H.....	NO.....	34060.....	10/13/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,496.....	2,157.....	86.4.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6201-OR.....	I.....	NO.....	34060.....	10/13/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	6,872.....	5,548.....	80.7.....	2.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-OR.....	J.....	NO.....	34060.....	10/13/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	620,922.....	323,288.....	52.1.....	195.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-B-OR.....	B.....	NO.....	34060.....	06/10/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0.....	.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-C-OR.....	C.....	NO.....	34060.....	06/10/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	49,148.....	54,587.....	111.1.....	19.....	23,881.....	19,726.....	82.6.....	11.....
.....YES.....	LOYAL-MS-AA-D-OR.....	D.....	NO.....	34060.....	06/10/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	9,594.....	5,157.....	53.8.....	4.....	16,188.....	11,414.....	70.5.....	8.....
.....YES.....	LOYAL-MS-AA-F-OR.....	F.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	1,116,923.....	895,900.....	80.2.....	445.....	1,225,547.....	970,028.....	79.2.....	617.....
.....YES.....	LOYAL-MS-AA-G-OR.....	G.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	90,184.....	68,525.....	76.0.....	40.....	396,769.....	321,896.....	81.1.....	275.....
.....YES.....	LOYAL-MS-AA-N-OR.....	N.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	132,973.....	116,402.....	87.5.....	76.....	272,957.....	227,985.....	83.5.....	186.....
0199999.	Total Policy Experience on Individual Policies.....									2,085,181.....	1,520,556.....	72.9.....	801.....	1,935,342.....	1,551,049.....	80.1.....	1,097.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

GENERAL INTERROGATORIES

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
- 2.1 Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number.....

David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number.....

David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....Pennsylvania



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-PA.....	A.....	NO.....	34060.....	12/02/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	3,783.....	855.....	22.6.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5232-PA.....	C.....	NO.....	34060.....	12/02/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	13,958.....	21,338.....	152.9.....	4.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5233-PA.....	D.....	NO.....	34060.....	12/02/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	48,540.....	49,387.....	101.7.....	15.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-PA.....	F.....	NO.....	34060.....	12/02/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	163,909.....	117,638.....	71.8.....	52.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-PA.....	G.....	NO.....	34060.....	12/02/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	23,769.....	14,088.....	59.3.....	8.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-C-PA.....	C.....	NO.....	34060.....	06/10/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	7,198.....	20,641.....	286.8.....	2.....	2,758.....	1,582.....	57.4.....	1.....
.....YES.....	LOYAL-MS-AA-D-PA.....	D.....	NO.....	34060.....	06/10/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	4,520.....	4,023.....	89.0.....	2.....	4,341.....	3,913.....	90.1.....	2.....
.....YES.....	LOYAL-MS-AA-F-PA.....	F.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	201,343.....	118,914.....	59.1.....	70.....	1,722,181.....	943,513.....	54.8.....	567.....
.....YES.....	LOYAL-MS-AA-G-PA.....	G.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	40,505.....	29,422.....	72.6.....	17.....	451,403.....	294,272.....	65.2.....	156.....
.....YES.....	LOYAL-MS-AA-N-PA.....	N.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	32,264.....	14,046.....	43.5.....	16.....	728,920.....	400,136.....	54.9.....	336.....
0199999.	Total Policy Experience on Individual Policies.....									539,789.....	390,352.....	72.3.....	187.....	2,909,603.....	1,643,416.....	56.5.....	1,062.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

- 2.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2

Contact person and phone number.....

David Brosig866-459-4272
3.

Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2

Contact person and phone number.....

David Brosig866-459-4272
4.

Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Rhode Island

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....South Carolina



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-SC.....	F.....	NO.....	34000.....	12/29/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	235,870.....	187,301.....	79.4.....	80.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-SC.....	G.....	NO.....	34000.....	12/29/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	50,931.....	40,376.....	79.3.....	20.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-SC.....	H.....	NO.....	34000.....	09/24/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	39,918.....	22,075.....	55.3.....	14.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6201-SC.....	I.....	NO.....	34000.....	09/24/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	77,414.....	55,029.....	71.1.....	26.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-SC.....	J.....	NO.....	34000.....	09/24/2008.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	1,962,130.....	1,230,758.....	62.7.....	592.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-C-SC	C.....	NO.....	34000.....	08/25/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	2,863.....	505.....	17.6.....	1.....	7,448.....	3,524.....	47.3.....	4.....
.....YES.....	LOYAL-MS-AA-D-SC	D.....	NO.....	34000.....	08/25/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	14,109.....	9,929.....	70.4.....	6.....	7,307.....	4,589.....	62.8.....	4.....
.....YES.....	LOYAL-MS-AA-F-SC	F.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	1,451,549.....	1,117,269.....	77.0.....	553.....	1,677,828.....	1,411,660.....	84.1.....	730.....
.....YES.....	LOYAL-MS-AA-G-SC	G.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	375,308.....	292,160.....	77.8.....	162.....	382,431.....	234,261.....	61.3.....	180.....
.....YES.....	LOYAL-MS-AA-N-SC	N.....	NO.....	34000.....	06/01/2010.....	0.....	0.....	09/30/2016.....	Modernized Medicare Supplement Insurance Plan	99,144.....	93,341.....	94.1.....	56.....	236,308.....	129,144.....	54.7.....	136.....
0199999.	Total Policy Experience on Individual Policies.....									4,309,236.....	3,048,743.....	70.7.....	1,510.....	2,311,322.....	1,783,178.....	77.1.....	1,054.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

- 2.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2

Contact person and phone number.....

David Brosig866-459-4272
3.

Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2

Contact person and phone number.....

David Brosig866-459-4272
4.

Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....South Dakota



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-SD.....	J.....	NO.....	34060.....	.08/01/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	533,345	339,496	63.7	173	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-A-SD	A.....	NO.....	34060.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	2,019	1,487	73.7	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-SD	F.....	NO.....	34060.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	293,029	259,037	88.4	119	105,817	69,405	65.6	51
.....YES.....	LOYAL-MS-AA-G-SD	G.....	NO.....	34060.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	8,507	3,111	36.6	4	8,573	4,890	57.0	5
.....YES.....	LOYAL-MS-AA-N-SD	N.....	NO.....	34060.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....3,765	6,274	166.6	2
0199999.	Total Policy Experience on Individual Policies.....									836,900	603,131	72.1	297	118,155	80,569	68.2	58

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Tennessee



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-TN.....	C.....	NO.....	34000.....	09/15/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	3,427.....	2,822.....	82.3.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5233-TN.....	D.....	NO.....	34000.....	09/15/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	6,450.....	21,998.....	341.1.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-TN.....	F.....	NO.....	34000.....	09/15/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	149,630.....	86,329.....	57.7.....	43.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-TN.....	G.....	NO.....	34000.....	09/15/2005.....	0.....	0.....	05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	30,282.....	21,879.....	72.3.....	9.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-B-TN.....	B.....	NO.....	34060.....	07/30/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	5,988.....	7,350.....	122.7.....	1.....	11,442.....	4,569.....	39.9.....	6.....
.....YES.....	LOYAL-MS-AA-C-TN.....	C.....	NO.....	34060.....	07/30/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	3,201.....	4,770.....	149.0.....	1.....	9,079.....	6,078.....	66.9.....	4.....
.....YES.....	LOYAL-MS-AA-D-TN.....	D.....	NO.....	34060.....	07/30/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	26,199.....	55,686.....	212.6.....	5.....	23,660.....	1,858.....	7.9.....	11.....
.....YES.....	LOYAL-MS-AA-F-TN.....	F.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	715,175.....	611,002.....	85.4.....	282.....	6,000,951.....	4,047,241.....	67.4.....	2,489.....
.....YES.....	LOYAL-MS-AA-G-TN.....	G.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	118,985.....	105,869.....	89.0.....	54.....	733,167.....	465,055.....	63.4.....	352.....
.....YES.....	LOYAL-MS-AA-N-TN.....	N.....	NO.....	34060.....	06/01/2010.....	0.....	0.....	11/01/2016.....	Modernized Medicare Supplement Insurance Plan	31,906.....	39,400.....	123.5.....	17.....	900,282.....	620,584.....	68.9.....	565.....
0199999.	Total Policy Experience on Individual Policies.....									1,091,243.....	957,105.....	87.7.....	414.....	7,678,581.....	5,145,385.....	67.0.....	3,427.....

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

- 2.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2

Contact person and phone number.....

David Brosig866-459-4272
3.

Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2

Contact person and phone number.....

David Brosig866-459-4272
4.

Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Texas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722
Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives

Individual Policies

.....YES.....	L-5230-TX.....	A.....	NO.....	34060.....	.02/14/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	20,943	20,798	99.3	5	.....	.....	.....0.0	.....
.....YES.....	L-5231-TX.....	B.....	NO.....	34000.....	.10/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,762	2,530	53.1	1	.....	.....	.....0.0	.....
.....YES.....	L-5232-TX.....	C.....	NO.....	34000.....	.10/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	11,229	4,561	40.6	3	.....	.....	.....0.0	.....
.....YES.....	L-5233-TX.....	D.....	NO.....	34000.....	.10/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	17,068	4,196	24.6	5	.....	.....	.....0.0	.....
.....YES.....	L-5234-TX.....	F.....	NO.....	34000.....	.10/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,789,739	1,365,370	76.3	504	.....	.....	.....0.0	.....
.....YES.....	L-5235-TX.....	G.....	NO.....	34000.....	.10/19/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	255,845	174,887	68.4	73	.....	.....	.....0.0	.....
.....YES.....	L-5330-TX.....	B.....	YES.....	34000.....	.02/14/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,984	313	15.8	1	.....	.....	.....0.0	.....
.....YES.....	L-5332-TX.....	D.....	YES.....	34000.....	.02/14/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,483	624	25.1	1	.....	.....	.....0.0	.....
.....YES.....	L-5333-TX.....	F.....	YES.....	34000.....	.02/14/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	13,638	10,163	74.5	4	.....	.....	.....0.0	.....
.....YES.....	L-5334-TX.....	G.....	YES.....	34000.....	.02/14/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	48,513	23,586	48.6	17	.....	.....	.....0.0	.....
.....YES.....	L-6200-TX.....	H.....	NO.....	34000.....	.09/03/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	774,577	684,023	88.3	248	.....	.....	.....0.0	.....
.....YES.....	L-6201-TX.....	I.....	NO.....	34000.....	.09/03/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,183,545	886,662	74.9	398	.....	.....	.....0.0	.....
.....YES.....	L-6202-TX.....	J.....	NO.....	34000.....	.09/03/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,650,412	4,299,667	64.7	1,757	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-A-TX.	A.....	NO.....	34060.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	124,754	182,986	146.7	29	111,799	73,585	65.8	24
.....YES.....	LOYAL-MS-AA-B-TX.	B.....	NO.....	34000.....	.08/05/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	4,658	2,527	54.3	2	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-C-TX	C.....	NO.....	34000.....	.08/05/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	9,681	11,443	118.2	3	2,270	426	18.8	1

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Texas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

360.1

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
.....YES.....	LOYAL-MS-AA-D-TX	D.....	NO.....	34000.....	.08/05/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	33,116	40,009	120.8	13			0.0	
.....YES.....	LOYAL-MS-AA-F-TX	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	3,937,265	3,266,644	83.0	1,356	605,842	467,707	77.2	240
.....YES.....	LOYAL-MS-AA-G-TX	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	996,413	868,997	87.2	414	415,566	332,546	80.0	206
.....YES.....	LOYAL-MS-AA-N-TX	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....		Modernized Medicare Supplement Insurance Plan	309,813	217,749	70.3	163	677,733	589,063	86.9	393
0199999.	Total Policy Experience on Individual Policies.....									16,190,438	12,067,735	74.5	4,997	1,813,210	1,463,327	80.7	864

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Utah



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-UT.....	H.....	NO.....	34000.....	.10/04/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,718	209	7.7	1	.....	.....	.....0.0	.....
.....YES.....	L-6202-UT.....	J.....	NO.....	34000.....	.10/04/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	255,559	169,693	66.4	83	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-UT	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.01/02/2017	Modernized Medicare Supplement Insurance Plan	163,009	115,317	70.7	65	103,774	55,583	53.6	44
.....YES.....	LOYAL-MS-AA-G-UT	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.01/02/2017	Modernized Medicare Supplement Insurance Plan	20,958	8,465	40.4	10	30,556	42,429	138.9	16
.....YES.....	LOYAL-MS-AA-N-UT	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.01/02/2017	Modernized Medicare Supplement Insurance Plan	8,141	912	11.2	5	145,116	94,013	64.8	87
0199999.	Total Policy Experience on Individual Policies.....									450,385	294,596	65.4	164	279,446	192,025	68.7	147

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Virginia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-VA	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	165,459	157,421	95.1	67	475,755	370,390	77.9	217
.....YES.....	LOYAL-MS-AA-G-VA	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	75,693	56,012	74.0	32	127,144	79,017	62.1	65
.....YES.....	LOYAL-MS-AA-N-VA	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	4,825	5,865	121.6	2	15,773	17,915	113.6	11
0199999.	Total Policy Experience on Individual Policies.....									245,977	219,298	89.2	101	618,672	467,322	75.5	293

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....U.S. Virgin Islands

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	11 Premiums Earned	Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	Incurred Claims		18 Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

360

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Vermont



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-F-VT	F.....	NO.....	34060.....	..06/18/2013	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....160,968	118,067	73.3	84
.....YES.....	LOYAL-MS-CR-G-VT	G.....	NO.....	34060.....	..06/18/2013	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....163,485	134,627	82.3	99
.....YES.....	LOYAL-MS-CR-N-VT	N.....	NO.....	34060.....	..06/18/2013	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....78,488	41,916	53.4	61
.....YES.....	LOYAL-MSD-CR-F-VT	F.....	NO.....	204060.....	..07/25/2013	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....20,403	8,627	42.3	10
.....YES.....	LOYAL-MSD-CR-G-VT	G.....	NO.....	204060.....	..07/25/2013	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....22,957	14,389	62.7	14
.....YES.....	LOYAL-MSD-CR-N-VT	N.....	NO.....	204060.....	..07/25/2013	0.....	0.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....22,461	2,287	10.2	15
0199999.	Total Policy Experience on Individual Policies.....									0	0	0.0	0	468,762	319,913	68.2	283

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Washington



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013				Policies Issued in 2014, 2015 & 2016			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-WA	A.....	NO.....	34000.....	06/20/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MS-CR-F-WA	F.....	NO.....	34000.....	06/20/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		92,010	84,170	91.5	55
.....YES.....	LOYAL-MS-CR-G-WA	G.....	NO.....	34000.....	06/20/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		189,243	152,480	80.6	452
.....YES.....	LOYAL-MS-CR-N-WA	N.....	NO.....	34000.....	06/20/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		108,283	59,623	55.1	226
.....YES.....	LOYAL-MSD-CR-F-W	F.....	NO.....	204000.....	08/21/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		107,609	94,829	88.1	58
.....YES.....	LOYAL-MSD-CR-G-W	G.....	NO.....	204000.....	08/21/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		176,231	154,540	87.7	215
.....YES.....	LOYAL-MSD-CR-N-W	N.....	NO.....	204000.....	08/21/2013	0.....	0.....		Modernized Medicare Supplement Insurance Plan			0.0		87,785	56,536	64.4	96
0199999.	Total Policy Experience on Individual Policies.....									0	0	0.0	0	761,161	602,178	79.1	1,102

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272

GENERAL INTERROGATORIES

4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Wisconsin



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5220-WI.....	O.....	NO.....	34060.....	.04/23/2004	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	130,851	47,057	36.0	27	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-WI.....	O.....	NO.....	34060.....	.06/01/2010	0.....	0.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	225,657	223,028	98.8	84	53,343	38,279	71.8	20
0199999.	Total Policy Experience on Individual Policies.....									356,508	270,085	75.8	111	53,343	38,279	71.8	20

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)

FOR THE STATE OF.....West Virginia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-WV.....	C.....	NO.....	...34000.....	.08/25/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,269	848	25.9	1	.....	.....	.....0.0	.....
.....YES.....	L-5234-WV.....	F.....	NO.....	...34000.....	.08/25/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	23,487	24,808	105.6	7	.....	.....	.....0.0	.....
.....YES.....	L-5235-WV.....	G.....	NO.....	...34000.....	.08/25/2005	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,067	157	5.1	1	.....	.....	.....0.0	.....
.....YES.....	L-6202-WV.....	J.....	NO.....	...34060.....	.09/24/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	173,165	82,570	47.7	52	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-C-WV	C.....	NO.....	...34000.....	.06/23/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....31	0.0	.....	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-D-WV	D.....	NO.....	...34000.....	.06/23/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,189	594	27.1	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-WV	F.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	39,711	37,443	94.3	15	247,619	200,134	80.8	102
.....YES.....	LOYAL-MS-AA-G-WV	G.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....37,054	16,836	45.4	17
.....YES.....	LOYAL-MS-AA-N-WV	N.....	NO.....	...34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	7,696	8,160	106.0	4	89,060	73,498	82.5	49
0199999.	Total Policy Experience on Individual Policies.....									252,584	154,611	61.2	81	373,733	290,468	77.7	168

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".

GENERAL INTERROGATORIES

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2016
(To Be Filed by March 1)
FOR THE STATE OF.....Wyoming



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin, TX 78717
Person Completing This Exhibit.....Marilyn McGaffin

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....866.459.4272 ext. 1521

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2013			Policies Issued in 2014, 2015 & 2016				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-WY.....	J.....	NO.....	34060.....	.08/27/2008	0.....	0.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	118,802	77,671	65.4	39	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-WY	F.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	56,095	46,029	82.1	22	48,211	30,923	64.1	20
.....YES.....	LOYAL-MS-AA-G-WY	G.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....15,392	11,011	71.5	8
.....YES.....	LOYAL-MS-AA-N-WY	N.....	NO.....	34000.....	.06/01/2010	0.....	0.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	7,888	2,727	34.6	5	28,638	25,437	88.8	18
0199999.	Total Policy Experience on Individual Policies.....									182,785	126,427	69.2	66	92,241	67,371	73.0	46

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

2.2 Contact person and phone number..... David Brosig 866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

3.2 Contact person and phone number..... David Brosig 866-459-4272
4. Explain any policies identified as policy type "O".



SCHEDULE O SUPPLEMENT
For the year ended December 31, 2016
(To Be Filed March 1)

Of The.....Loyal American Life Insurance Company

Address (City, State, Zip Code).....Cleveland, OH 44114

NAIC Group Code.....0901

NAIC Company Code.....65722

Employer's ID Number.....63-0343428

SUPPLEMENTAL SCHEDULE O - PART 1
Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2012	2 2013	3 2014	4 2015	5 2016 (a)
1. Prior.....	526	526	579	598	642
2. 2012.....	34	1,280	1,281	1,341	1,341
3. 2013.....	XXX	2,406	3,158	3,174	3,175
4. 2014.....	XXX	XXX	7,226	7,633	7,694
5. 2015.....	XXX	XXX	XXX	1,584	1,779
6. 2016.....	XXX	XXX	XXX	XXX	1,016

Section B - Other Accident and Health

1. Prior.....	189,613	194,846	201,379	208,252	213,517
2. 2012.....	35,644	81,100	82,511	83,115	83,598
3. 2013.....	XXX	145,910	166,098	167,394	168,138
4. 2014.....	XXX	XXX	121,870	140,719	142,311
5. 2015.....	XXX	XXX	XXX	153,878	175,666
6. 2016.....	XXX	XXX	XXX	XXX	155,202

Section C - Credit Accident and Health

1. Prior.....					
2. 2012.....					
3. 2013.....	XXX				
4. 2014.....	XXX	XXX			
5. 2015.....	XXX	XXX	XXX		
6. 2016.....	XXX	XXX	XXX	XXX	

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior.....					
2. 2012.....					
3. 2013.....	XXX				
4. 2014.....	XXX	XXX			
5. 2015.....	XXX	XXX	XXX		
6. 2016.....	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior.....					
2. 2012.....					
3. 2013.....	XXX				
4. 2014.....	XXX	XXX			
5. 2015.....	XXX	XXX	XXX	606	
6. 2016.....	XXX	XXX	XXX	XXX	632

Section C - Credit Accident and Health

1. Prior.....					
2. 2012.....					
3. 2013.....	XXX				
4. 2014.....	XXX	XXX			
5. 2015.....	XXX	XXX	XXX		
6. 2016.....	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
	2012	2013	2014	2015	2016
1. 2012.....	1,929	1,379	1,281	XXX	XXX
2. 2013.....	XXX	3,229	3,233	3,175	XXX
3. 2014.....	XXX	XXX	7,993	7,662	7,724
4. 2015.....	XXX	XXX	XXX	2,190	1,835
5. 2016.....	XXX	XXX	XXX	XXX	1,586

Section B - Other Accident and Health

1. 2012.....	118,168	108,653	82,909	XXX	XXX
2. 2013.....	XXX	165,982	170,250	168,097	XXX
3. 2014.....	XXX	XXX	146,628	142,064	143,446
4. 2015.....	XXX	XXX	XXX	182,934	177,856
5. 2016.....	XXX	XXX	XXX	XXX	184,510

Section C - Credit Accident and Health

1. 2012.....				XXX	XXX
2. 2013.....	XXX				XXX
3. 2014.....	XXX	XXX			
4. 2015.....	XXX	XXX	XXX		
5. 2016.....	XXX	XXX	XXX	XXX	

NONE

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. 2012.....	1,929	1,379	1,281		
2. 2013.....	XXX	3,229	3,233	3,175	
3. 2014.....	XXX	XXX	7,993	7,662	7,724
4. 2015.....	XXX	XXX	XXX	2,190	1,835
5. 2016.....	XXX	XXX	XXX	XXX	1,586

Section B - Other Accident and Health

1. 2012.....	118,168	108,653	82,909		
2. 2013.....	XXX	165,982	170,250	168,097	
3. 2014.....	XXX	XXX	146,628	142,064	143,446
4. 2015.....	XXX	XXX	XXX	183,540	177,856
5. 2016.....	XXX	XXX	XXX	XXX	185,069

Section C - Credit Accident and Health

1. 2012.....					
2. 2013.....	XXX				
3. 2014.....	XXX	XXX			
4. 2015.....	XXX	XXX	XXX		
5. 2016.....	XXX	XXX	XXX	XXX	

NONE

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial life.....	None.....	
2. Ordinary life.....	Standard Factor.....	124
3. Individual annuity.....	None.....	
4. Supplementary contracts.....	None.....	
5. Credit life.....	None.....	
6. Group life.....	None.....	
7. Group annuities.....	None.....	
8. Group accident and health.....	Development.....	674
9. Credit accident and health.....	None.....	
10. Other accident and health.....	Development.....	44,270
11. Total.....		45,068

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

Sch. O - Pt. 1 - Sn. E
NONE

Sch. O - Pt. 1 - Sn. F
NONE

Sch. O - Pt. 1 - Sn. G
NONE

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

Sch. O - Pt. 2 - Sn. E
NONE

Sch. O - Pt. 2 - Sn. F
NONE

Sch. O - Pt. 2 - Sn. G
NONE

Sch. O - Pt. 3 - Sn. D
NONE

Sch. O - Pt. 3 - Sn. E
NONE

Sch. O - Pt. 3 - Sn. F
NONE

Sch. O - Pt. 3 - Sn. G
NONE

Sch. O - Pt. 4 - Sn. D
NONE

Sch. O - Pt. 4 - Sn. E
NONE

Sch. O - Pt. 4 - Sn. F
NONE

Sch. O - Pt. 4 - Sn. G
NONE

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