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ANNUAL STATEMENT

For the Year Ended December 31, 2017

of the Condition and Affairs of the

American Retirement Life Insurance Company

NAIC Group Code.....0901, 0901 (Current Period) (Prior Period) NAIC Company Code..... 88366 Employer's ID Number..... 59-2760189

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

Incorporated/Organized..... May 12, 1978 Commenced Business..... November 27, 1978

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	CignaSupplementalBenefits.com	
Statutory Statement Contact	Renee Wilkins Feldman *(Name)*	(512) 531-1465 *(Area Code) (Telephone Number) (Extension)*
	CSBFinRpt@cigna.com *(E-Mail Address)*	512-467-1399 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Stephen Burnett Jones #	President	2. Byron Keith Buescher	Treasuer and Chief Accounting Officer
3. Anna Krishtul	Secretary	4. Susan Eadaoine Buck	Appointed Actuary

OTHER

Gregory John Czar #	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
Scott Ronald Lambert	Vice President and Assistant Treasurer	Ryan Bruce McGoarty #	Vice President
Maureen Hardiman Ryan	Vice President and Assistant Treasurer	Man-Kit Simon Tang	Vice President and Chief Actuary

DIRECTORS OR TRUSTEES

Gregory John Czar #	Brian Case Evanko	Stephen Burnett Jones #	Ryan Bruce McGroarty #
Frank Sataline Jr.	James Burnett Yablecki		

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)	(Signature)	(Signature)
Stephen Burnett Jones	Byron Keith Buescher	Anna Krishtul
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Treasuer and Chief Accounting Officer	Secretary
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of February 2018

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

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	95,377,941		95,377,941	72,237,302
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks			0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)			0	
4.2 Properties held for the production of income (less $.....0 encumbrances)			0	
4.3 Properties held for sale (less $.....0 encumbrances)			0	
5. Cash ($.....(15,713,558), Schedule E-Part 1), cash equivalents ($.....0, Schedule E-Part 2) and short-term investments ($.....29,226,213, Schedule DA)	13,512,655		13,512,655	2,735,657
6. Contract loans (including $.....0 premium notes)			0	
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)			0	
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	108,890,596	0	108,890,596	74,972,959
13. Title plants less $.....0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	823,614		823,614	607,678
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	787,467	63,587	723,880	685,974
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums ($.....0) and contracts subject to redetermination ($.....0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	59,232		59,232	60,948
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	
18.2 Net deferred tax asset			0	
19. Guaranty funds receivable or on deposit	1,658,488		1,658,488	129,999
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($.....0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	1,816		1,816	434,019
24. Health care ($.....0) and other amounts receivable	8,567,343	8,567,343	0	
25. Aggregate write-ins for other-than-invested assets	104,578	104,578	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	120,893,134	8,735,508	112,157,626	76,891,577
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	120,893,134	8,735,508	112,157,626	76,891,577

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Premium Tax Refund Due	15,812	15,812	0	
2502. Returned Checks	11,519	11,519	0	
2503. Suspense	77,247	77,247	0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	104,578	104,578	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $.....236,031 (Exhibit 5, Line 9999999) less $.....0 included in Line 6.3 (including $.....0 Modco Reserve)	236,031	152,031
2.	Aggregate reserve for accident and health contracts (including $.....0 Modco Reserve)	8,262,135	6,302,771
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $.....0 Modco Reserve)		
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,864	9,505
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	32,069,740	23,554,493
5.	Policyholders' dividends $.....0 and coupons $.....0 due and unpaid (Exhibit 4, Line 10)		
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
	6.1 Dividends apportioned for payment (including $.....0 Modco)		
	6.2 Dividends not yet apportioned (including $.....0 Modco)		
	6.3 Coupons and similar benefits (including $.....0 Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $.....0 discount; including $.....2,212,919 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	2,212,919	1,827,623
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including the liability of $.....0 accident and health experience rating refunds of which $.....0 is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $.....0 assumed and $.....0 ceded		
	9.4 Interest Maintenance Reserve (IMR, Line 6)	6,738	21,940
10.	Commissions to agents due or accrued - life and annuity contracts $.....0, accident and health $.....0 and deposit-type contract funds $.....0	142,277	39,685
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	927,033	751,817
13.	Transfers to Separate Accounts due or accrued (net) (including $.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	2,898,981	1,349,963
15.1	Current federal and foreign income taxes, including $.....4,076,707 on realized capital gains (losses)	4,076,707	646,604
15.2	Net deferred tax liability		
16.	Unearned investment income		
17.	Amounts withheld or retained by company as agent or trustee		125
18.	Amounts held for agents' account, including $.....0 agents' credit balances		
19.	Remittances and items not allocated	604,149	484,168
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $.....0 and interest thereon $.....0		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR Line 16, Col. 7)	455,478	327,981
	24.02 Reinsurance in unauthorized and certified ($.....0) companies		
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($.....0) reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates	258,066	426,531
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives		
	24.09 Payable for securities		
	24.10 Payable for securities lending		
	24.11 Capital notes $.....0 and interest thereon $.....0		
25.	Aggregate write-ins for liabilities	331,389	342,511
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	52,485,507	36,237,748
27.	From Separate Accounts Statement		
28.	Total liabilities (Line 26 and 27)	52,485,507	36,237,748
29.	Common capital stock	2,500,000	2,500,000
30.	Preferred capital stock		
31.	Aggregate write-ins for other-than-special surplus funds	0	0
32.	Surplus notes		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	174,731,601	114,231,601
34.	Aggregate write-ins for special surplus funds	0	0
35.	Unassigned funds (surplus)	(117,559,482)	(76,077,772)
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 29 $.....0)		
	36.2 .....0.000 shares preferred (value included in Line 30 $.....0)		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $.....0 in Separate Accounts Statement)	57,172,119	38,153,829
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	59,672,119	40,653,829
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	112,157,626	76,891,577

DETAILS OF WRITE-INS

2501.	Escheat Liability	331,389	342,511
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	331,389	342,511
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)	0	0
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	345,178,331	255,500,292
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,958,239	2,543,942
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	2,153	918
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	21,201	23,356
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	776,176	429,373
9. Totals (Lines 1 to 8.3)	348,936,100	258,497,881
10. Death benefits	27,732	34,446
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	289,538,188	202,571,549
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	5,135	2,367
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	2,043,365	1,659,049
20. Totals (Lines 10 to 19)	291,614,420	204,267,411
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	56,808,518	43,901,143
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	38,392,283	35,567,280
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	8,542,284	6,508,969
25. Increase in loading on deferred and uncollected premiums	28,335	175,153
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	421,788	2,343
28. Totals (Lines 20 to 27)	395,807,628	290,422,299
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(46,871,528)	(31,924,418)
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(46,871,528)	(31,924,418)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(8,796,268)	(5,476,482)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(38,075,260)	(26,447,936)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $.....0 (excluding taxes of $.....(7,026) transferred to the IMR)		
35. Net income (Line 33 plus Line 34)	(38,075,260)	(26,447,936)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	40,653,829	47,303,783
37. Net income (Line 35)	(38,075,260)	(26,447,936)
38. Change in net unrealized capital gains (losses) less capital gains tax of $.....0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		
41. Change in nonadmitted assets	(3,278,953)	(1,590,009)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(127,497)	(112,009)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	60,500,000	21,500,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	19,018,290	(6,649,954)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	59,672,119	40,653,829

DETAILS OF WRITE-INS

08.301.	Interest on Agt Bal	774,748	427,717
08.302.	Other Income	1,428	1,656
08.303.			
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	776,176	429,373
2701.	Penalties	421,788	2,343
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	421,788	2,343
5301.			
5302.			
5303.			
5398.	Summary of remaining write-ins for Line 53 from overflow page	0	0
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance	345,446,494	254,847,412
2. Net investment income	2,716,481	2,396,287
3. Miscellaneous income	797,377	452,729
4. Total (Lines 1 through 3)	348,960,352	257,696,428
5. Benefit and loss related payments	281,059,733	197,332,263
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	103,613,920	87,606,621
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	(12,233,397)	(5,392,014)
10. Total (Lines 5 through 9)	372,440,256	279,546,870
11. Net cash from operations (Line 4 minus Line 10)	(23,479,904)	(21,850,442)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,967,620	
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,967,620	0
13. Cost of investments acquired (long-term only):		
13.1 Bonds	25,102,511	9,876,645
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	25,102,511	9,876,645
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(23,134,891)	(9,876,645)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	60,500,000	21,500,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(3,108,207)	(1,322,521)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	57,391,793	20,177,479
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	10,776,998	(11,549,608)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,735,657	14,285,265
19.2 End of year (Line 18 plus Line 19.1)	13,512,655	2,735,657

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

20.0001		

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	345,178,332		232,322								344,946,010	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	2,958,239		6,064								2,952,175	
4. Amortization of Interest Maintenance Reserve (IMR)	2,153										2,153	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	21,201			21,201								
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	776,177	0	0	0	0	0	0	0	0	0	776,177	0
9. Totals (Lines 1 to 8.3)	348,936,102	0	238,386	21,201	0	0	0	0	0	0	348,676,515	0
10. Death benefits	27,732		27,732									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	0											
13. Disability benefits and benefits under accident and health contracts	289,538,188										289,538,188	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	5,135		5,135									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	0											
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	2,043,365		84,000								1,959,365	
20. Totals (Lines 10 to 19)	291,614,420	0	116,867	0	0	0	0	0	0	0	291,497,553	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	56,808,518		25,998								56,782,520	
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	38,392,283		93,705								38,298,578	
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,542,284		6,745								8,535,539	
25. Increase in loading on deferred and uncollected premiums	28,335		(58)								28,393	
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	421,788	0	1,029	0	0	0	0	0	0	0	420,759	0
28. Totals (Lines 20 to 27)	395,807,628	0	244,286	0	0	0	0	0	0	0	395,563,342	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(46,871,526)	0	(5,900)	21,201	0	0	0	0	0	0	(46,886,827)	0
30. Dividends to policyholders	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(46,871,526)	0	(5,900)	21,201	0	0	0	0	0	0	(46,886,827)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(8,796,267)		(1,107)	3,979							(8,799,139)	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(38,075,259)	0	(4,793)	17,222	0	0	0	0	0	0	(38,087,688)	0

DETAILS OF WRITE-INS

08.301. Interest on Agent Balance	774,748										774,748	
08.302. Other Income	1,429										1,429	
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	776,177	0	0	0	0	0	0	0	0	0	776,177	0
2701. Penalties	421,788		1,029								420,759	
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	421,788	0	1,029	0	0	0	0	0	0	0	420,759	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	152,031		152,031					
2. Tabular net premiums or considerations	154,580		154,580					
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	7,855		7,855					
5. Tabular less actual reserve released	0							
6. Increase in reserve on account of change in valuation basis	0							
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	314,466	0	314,466	0	0	0	0	0
9. Tabular cost	66,173		66,173		XXX			
10. Reserves released by death	2,489		2,489	XXX	XXX			XXX
11. Reserves released by other terminations (net)	9,774		9,774					
12. Annuity, supplementary contract, and disability payments involving life contingencies	0							
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	78,436	0	78,436	0	0	0	0	0
15. Reserve December 31, current year	236,030	0	236,030	0	0	0	0	0

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 64,948	65,410
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 2,518,634	2,734,108
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 269,695	269,695
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	2,853,277	3,069,213
11.	Investment expenses		(g) 110,974
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		110,974
17.	Net investment income (Line 10 minus Line 16)		2,958,239

DETAILS OF WRITE-INS

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

(a) Includes $.....38,718 accrual of discount less $.....12,896 amortization of premium and less $.....61,479 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(d) Includes $.....0 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.
(g) Includes $.....0 investment expenses and $.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $.....0 interest on surplus notes and $.....0 interest on capital notes.
(i) Includes $.....0 depreciation on real estate and $.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds			0		
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	(20,075)		(20,075)		
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)			0		
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)			0		
2.21	Common stocks of affiliates			0		
3.	Mortgage loans			0		
4.	Real estate			0		
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0		
7.	Derivative instruments			0		
8.	Other invested assets			0		
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	(20,075)	0	(20,075)	0	0

DETAILS OF WRITE-INS

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

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	251,619									251,619	
2. Deferred and accrued	0										
3. Deferred, accrued and uncollected:											
3.1 Direct	251,619									251,619	
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	251,619	0	0	0	0	0	0	0	0	251,619	0
4. Advance	574,917									574,917	
5. Line 3.4 - Line 4	(323,298)	0	0	0	0	0	0	0	0	(323,298)	0
6. Collected during year:											
6.1 Direct	105,957,106		166	62						105,956,878	
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	0										
6.4 Net	105,957,106	0	166	62	0	0	0	0	0	105,956,878	0
7. Line 5 + Line 6.4	105,633,808	0	166	62	0	0	0	0	0	105,633,580	0
8. Prior year (uncollected + deferred and accrued - advance)	(293,762)		1,570							(295,332)	
9. First year premiums and considerations:											
9.1 Direct	105,927,570		(1,404)	62						105,928,912	
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	0										
9.4 Net (Line 7 - Line 8)	105,927,570	0	(1,404)	62	0	0	0	0	0	105,928,912	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0										
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	859,144		1,469	(192)						857,867	
12. Deferred and accrued	0										
13. Deferred, accrued and uncollected:											
13.1 Direct	859,336		1,469							857,867	
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	192			192							
13.4 Net (Line 11 + Line 12)	859,144	0	1,469	(192)	0	0	0	0	0	857,867	0
14. Advance	1,638,001									1,638,001	
15. Line 13.4 - Line 14	(778,857)	0	1,469	(192)	0	0	0	0	0	(780,134)	0
16. Collected during year:											
16.1 Direct	239,504,136		232,257	2,410						239,269,469	
16.2 Reinsurance assumed	0										
16.3 Reinsurance ceded	14,748			2,639						12,109	
16.4 Net	239,489,388	0	232,257	(229)	0	0	0	0	0	239,257,360	0
17. Line 15 + Line 16.4	238,710,531	0	233,726	(421)	0	0	0	0	0	238,477,226	0
18. Prior year (uncollected + deferred and accrued - advance)	(540,230)			(358)						(539,872)	
19. Renewal premiums and considerations:											
19.1 Direct	239,265,343		233,726	2,410						239,029,207	
19.2 Reinsurance assumed	0										
19.3 Reinsurance ceded	14,582			2,473						12,109	
19.4 Net (Line 17 - Line 18)	239,250,761	0	233,726	(63)	0	0	0	0	0	239,017,098	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	345,192,913	0	232,322	2,472	0	0	0	0	0	344,958,119	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	14,582	0	0	2,473	0	0	0	0	0	12,109	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	345,178,331	0	232,322	(1)	0	0	0	0	0	344,946,010	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0										
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	3,231			3,231							
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	3,231	0	0	3,231	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	17,970			17,970							
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	17,970	0	0	17,970	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	21,201	0	0	21,201	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	21,201	0	0	21,201	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	18,545,629		160							18,545,469	
28. Single	0										
29. Renewal	38,262,889		25,838							38,237,051	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	56,808,518	0	25,998	0	0	0	0	0	0	56,782,520	0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
		Life	2 Cost Containment	3 All Other	All Other Lines of Business	Investment	Total
1.	Rent	903		565,879			566,782
2.	Salaries and wages	13,825		16,700,072			16,713,897
3.11	Contributions for benefit plans for employees	2,124		2,058,471			2,060,595
3.12	Contributions for benefit plans for agents						0
3.21	Payments to employees under non-funded benefit plans						0
3.22	Payments to agents under non-funded benefit plans						0
3.31	Other employee welfare	103		127,204			127,307
3.32	Other agent welfare						0
4.1	Legal fees and expenses						0
4.2	Medical examination fees			291,324			291,324
4.3	Inspection report fees						0
4.4	Fees of public accountants and consulting actuaries	168		81,528			81,696
4.5	Expense of investigation and settlement of policy claims		726,277	1,850,274			2,576,551
5.1	Traveling expenses	233		336,108			336,341
5.2	Advertising	218		331,709			331,927
5.3	Postage, express, telegraph and telephone	483		2,101,197			2,101,680
5.4	Printing and stationery			202,596			202,596
5.5	Cost or depreciation of furniture and equipment	24		21,281			21,305
5.6	Rental of equipment	301		222,986			223,287
5.7	Cost or depreciation of EDP equipment and software	232		311,881			312,113
6.1	Books and periodicals	18		12,521			12,539
6.2	Bureau and association fees	47		22,837			22,884
6.3	Insurance, except on real estate						0
6.4	Miscellaneous losses	5		2,572			2,577
6.5	Collection and bank service charges	1,190		578,140			579,330
6.6	Sundry general expenses	1,717	281,024	1,350,157			1,632,898
6.7	Group service and administration fees						0
6.8	Reimbursements by uninsured plans			261,823			261,823
7.1	Agency expense allowance						0
7.2	Agents' balances charged off (less $.....0 recovered)						0
7.3	Agency conferences other than local meetings						0
9.1	Real estate expenses						0
9.2	Investment expenses not included elsewhere					110,974	110,974
9.3	Aggregate write-ins for expenses	72,114	0	9,860,717	0	0	9,932,831
10.	General expenses Incurred	93,705	1,007,301	37,291,277	0	110,974	(a) 38,503,257
11.	General expenses unpaid December 31, prior year	717	42,925	708,175			751,817
12.	General expenses unpaid December 31, current year	716	78,431	847,886			927,033
13.	Amounts receivable relating to uninsured plans, prior year						0
14.	Amounts receivable relating to uninsured plans, current year						0
15.	General expenses paid during year (Lines 10+11-12-13+14)	93,706	971,795	37,151,566	0	110,974	38,328,041
	DETAILS OF WRITE-INS						
09.301.	Outside Sales Expense			3,987,687			3,987,687
09.302.	Allocated HO	2,350		3,085,597			3,087,947
09.303.	Value Added Silver & Fit	5,695		2,762,505			2,768,200
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	64,069	0	24,928	0	0	88,997
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above)	72,114	0	9,860,717	0	0	9,932,831

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

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

		Insurance			4	5
		1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
1.	Real estate taxes					0
2.	State insurance department licenses and fees	963	1,283,032			1,283,995
3.	State taxes on premiums	5,058	6,462,666			6,467,724
4.	Other state taxes, including $.....0 for employee benefits		1,934			1,934
5.	U.S. Social Security taxes	711	781,494			782,205
6.	All other taxes	13	6,413			6,426
7.	Taxes, licenses and fees incurred	6,745	8,535,539	0	0	8,542,284
8.	Taxes, licenses and fees unpaid December 31, prior year	1,493	1,348,470			1,349,963
9.	Taxes, licenses and fees unpaid December 31, current year	2,289	2,896,692			2,898,981
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	5,949	6,987,317	0	0	6,993,266

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 80 CSO ALB MALE 5.0 % NET LEVEL	490,612		490,612		
0100002. 80 CSO ALB MALE 5.5 % NET LEVEL	150,096		150,096		
0100003. 80 CSO ALB MALE 6.0 % NET LEVEL	815		815		
0100004. 80 CSO ALB FEMALE 4.0 % NET LEVEL	1,312		1,312		
0100005. 80 CET ALB MALE 5.0 % NET LEVEL	3,229		3,229		
0100006. 01 CSO ALB FEMALE 3.5% CRVM	174,148		174,148		
0100007. 01 CSO ALB MALE 3.5% CRVM	61,883		61,883		
0199997. Totals (Gross)	882,095	0	882,095	0	0
0199998. Reinsurance ceded	646,064		646,064		
0199999. Totals (Net)	236,031	0	236,031	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 5.5% CARVM	2,593,167	XXX	2,593,167	XXX	
0200002. 5.75% CARVM	2,904,796	XXX	2,904,796	XXX	
0200003. 6.25% CARVM	2,016,264	XXX	2,016,264	XXX	
0200004. 6.5% CARVM	1,080,377	XXX	1,080,377	XXX	
0200005. 6.75% CARVM	1,423,820	XXX	1,423,820	XXX	
0200006. 7% CARVM	223,806	XXX	223,806	XXX	
0299997. Totals (Gross)	10,242,230	XXX	10,242,230	XXX	0
0299998. Reinsurance ceded	10,242,230	XXX	10,242,230	XXX	
0299999. Totals (Net)	0	XXX	0	XXX	0
Miscellaneous Reserves:					
0700001. IPC RESERVE	16,336		16,336		
0799997. Totals (Gross)	16,336	0	16,336	0	0
0799998. Reinsurance ceded	16,336		16,336		
0799999. Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	236,031	0	236,031	0	0

EXHIBIT 5 - INTERROGATORIES

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

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

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

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

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: $.....

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

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

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

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

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

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

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

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	6,344,879					6,344,879			
2. Additional contract reserves (a)	1,917,256					1,917,256			
3. Additional actuarial reserves - Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	8,262,135	0	0	0	0	8,262,135	0	0	0
8. Reinsurance ceded	0								
9. Totals (Net)	8,262,135	0	0	0	0	8,262,135	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	0								
11. Additional actuarial reserves - Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded	0								
16. Totals (Net)	0	0	0	0	0	0	0	0	0
17. TOTALS (Net)	8,262,135	0	0	0	0	8,262,135	0	0	0
18. TABULAR FUND INTEREST	261,882					261,882			

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

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

NONE

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	0										
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct	1,530,853			44,078							1,486,775
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	44,078			44,078							
2.24 Net	1,486,775	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 1,486,775
3. Incurred but unreported:											
3.1 Direct	30,589,829		6,864								30,582,965
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	3,000		3,000								
3.4 Net	30,586,829	0	(b) 3,864	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 30,582,965
4. Totals:											
4.1 Direct	32,120,682	0	6,864	44,078	0	0	0	0	0	0	32,069,740
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	47,078	0	3,000	44,078	0	0	0	0	0	0	0
4.4 Net	32,073,604	(a) 0	(a) 3,864	0	0	0	(a) 0	0	0	0	32,069,740

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

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

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	282,206,795		51,552	1,132,302							281,022,941
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	1,152,197		18,179	1,134,018							
1.4 Net	(d) 281,054,598	0	33,373	(1,716)	0	0	0	0	0	0	281,022,941
2. Liability December 31, current year from Part 1:											
2.1 Direct	32,120,682	0	6,864	44,078	0	0	0	0	0	0	32,069,740
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	47,078	0	3,000	44,078	0	0	0	0	0	0	0
2.4 Net	32,073,604	0	3,864	0	0	0	0	0	0	0	32,069,740
3. Amounts recoverable from reinsurers Dec. 31, current year	59,232			59,232							
4. Liability December 31, prior year:											
4.1 Direct	23,605,706		12,505	38,708							23,554,493
4.2 Reinsurance assumed	0										
4.3 Reinsurance ceded	41,708		3,000	38,708							
4.4 Net	23,563,998	0	9,505	0	0	0	0	0	0	0	23,554,493
5. Amounts recoverable from reinsurers Dec. 31, prior year	60,948			60,948							
6. Incurred benefits:											
6.1 Direct	290,721,771	0	45,911	1,137,672	0	0	0	0	0	0	289,538,188
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	1,155,851	0	18,179	1,137,672	0	0	0	0	0	0	0
6.4 Net	289,565,920	0	27,732	0	0	0	0	0	0	0	289,538,188

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

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

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	63,587	12,695	(50,892)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable	8,567,343	5,381,045	(3,186,298)
25. Aggregate write-ins for other-than-invested assets	104,578	62,816	(41,762)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	8,735,508	5,456,556	(3,278,952)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	8,735,508	5,456,556	(3,278,952)

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Premium Tax Refund Due	15,812	31,202	15,390
2502. Returned Checks	11,519		(11,519)
2503. Suspense	77,247	31,614	(45,633)
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	104,578	62,816	(41,762)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

On May 12, 2017, Cigna announced that the merger agreement between Cigna and Anthem had been terminated. See Note 14 for discussion of ongoing litigation related to the termination of the merger agreement.

a. Accounting Practices and Procedures

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

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

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

		SSAP#	F/S Page	F/S Line #	2017	2016
	Net Income					
1)	American Retirement Life Insurance Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$ (38,075,260)	$ (26,447,936)
2)	State Prescribed Practices that increase/decrease NAIC SAP				-	-
3)	State Permitted Practices that increase/decrease NAIC SAP				-	-
4)	NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	$ (38,075,260)	$ (26,447,936)
	Surplus					
5)	American Retirement Life Insurance Company state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 59,672,119	$ 40,653,829
6)	State Prescribed Practices that increase/decrease NAIC SAP				-	-
7)	State Permitted Practices that increase/decrease NAIC SAP				-	-
8)	NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	$ 59,672,119	$ 40,653,829

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

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

c. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company has no participating business in force.

The company uses the following accounting policies:

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

(3) – (5) Not applicable

(6) Loan-Backed Securities. Loan-backed bonds and structured securities are valued at amortized cost using the constant level yield method. Significant changes in estimated cash flows from the original purchase assumptions are accounted for generally using the retrospective adjustment method. Significant changes in estimated cash flows from the original purchase assumptions for loan-backed and structured securities that have potential for loss of a significant portion of the original investment are accounted for using the prospective method. These securities are presented on the balance sheet as bonds.

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

When the Company determines it does not expect to recover the amortized cost basis of loan-backed or structured securities with declines in fair value (even if it does not intend to sell and has the intent and ability to hold), the non-interest portion of the impairment loss is recognized in realized investment losses. The non-interest portion is the difference between the amortized cost basis of the loan-backed or structured security and the net present value of its expected future cash flows. Expected future cash flows are based on assumptions about the collateral attributes, including prepayment speeds, default rates and changes in value.

(7) – (9) Not applicable

(10) The company utilized anticipated investment income as a factor in the premium deficiency calculation.

NOTES TO FINANCIAL STATEMENTS

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

(12) – (13) -- Not applicable

d. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances.

Over the past five years, ARLIC has written significant amounts of Medicare supplement insurance resulting in annual net losses and negative cash flows from operations mainly due to new business strain. To support the Company's operations during this time, ARLIC has received capital infusions of $171.0 million from its immediate parent, Loyal American Life Insurance Company ("LALIC"), some of which has been passed through from LALIC's parent, Cigna Health and Life Insurance Company. Based on the Company's current operating plan, new sales will continue into 2018, resulting in additional losses and negative cash flows thus requiring additional infusions of capital.

Because the Company's operating plan is approved by Cigna, it is highly probable that the Company's capital and liquidity needs will continue to be funded by its parent thus allowing the Company to continue as a going concern and, accordingly, the accompanying financial statements have been prepared on the going concern basis.

2. Accounting Changes and Corrections of Errors

On January 1, 2017, the Company adopted *SSAP No. 35R – Revised Guaranty Fund and Other Assessments (Ref #2016-38)* as later amended in April 2017 (Ref #2017-01). The revisions require discounting of guaranty fund assessment liabilities and the related accrued assets from insolvencies of insurers that wrote long-term care contracts. The Company adopted these revisions to SSAP No. 35R effective January 1, 2017. See note 14B for additional information and the new required disclosures.

3. Business Combinations and Goodwill -- Not applicable

4. Discontinued Operations –Not applicable

5. Investments

a.– c. – Not applicable

d. Loan Backed Securities

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

(2) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis as of December 31, 2017.

(3) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis as of December 31, 2017.

(4) There were no loan-backed and structured securities with a fair value lower than amortized cost as of December 31, 2017.

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

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

e. – k. – Not applicable

NOTES TO FINANCIAL STATEMENTS

l. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted							Current Year		Percentage	
	Current Year										
	1	2	3	4	5	6	7	8	9	10	11
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0%	0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0%	0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0%	0%
h. Letter stock or securities restricted as to sale excluding FLBY capital stock	-	-	-	-	-	-	-	-	-	0%	0%
i. FHLB Capital Stock	-	-	-	-	-	-	-	-	-	0%	0%
j. On deposit with states	3,002,908	-	-	-	3,002,908	2,919,585	83,323	-	3,002,908	2%	34%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0%	0%
l. Pledged as collateral to FHLB (including assets backing funding agreements	-	-	-	-	-	-	-	-	-	0%	0%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0%	0%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0%	0%
o. Total Restricted Assets	$ 3,002,908	$ -	$ -	$ -	$ 3,002,908	$ 2,919,585	$ 83,323	$ -	$ 3,002,908	2%	34%

(a) Subset of Column 1
(b) Subset of Column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories - Not applicable

(3) Detail of Other Restricted Assets – Not applicable

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements – Not applicable

m. – r. – Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies -- Not applicable

7. Investment Income

a. Investment income due and accrued is excluded from investment income on the following basis:

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

b. No income was excluded for the years ended December 31, 2017 and 2016.

8. Derivative Instruments – Not applicable

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

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

(1)

	December 31, 2017			December 31, 2016			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross DTA	15,263,135	-	15,263,135	16,741,526	-	16,741,526	(1,478,391)	-	(1,478,391)
(b) Valuation allowance	(15,043,265)	-	(15,043,265)	(16,472,357)	-	(16,472,357)	1,429,092	-	1,429,092
(c) Adjusted gross DTA (1a - 1b)	219,870	-	219,870	269,169	-	269,169	(49,299)	-	(49,299)
(d) Nonadmitted DTA	(0)	-	(0)		-	-	(0)	-	(0)
(e) Subtotal Net Admitted DTA (1c - 1	219,870	-	219,870	269,169	-	269,169	(49,299)	-	(49,299)
(f) DTL	(219,870)	-	(219,870)	(269,169)	-	(269,169)	49,299	-	49,299
(g) Net admitted DTA (1e - 1f)	-	-	-	-	-	-	-	-	-

(2)

	December 31, 2017			December 31, 2016			Change		
SSAP 101, paragraphs 11a, 11b, and 11c	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Admitted pursuant to ¶11.a. (loss carrybacks)	-	-	-	-	-	-	-	-	-
(b) Admitted pursuant to ¶11.b. (realization)	-	-	-	-	-	-	-	-	-
1. Realization per ¶11.b.i.	-	-	-	-	-	-	-	-	-
2. Limitation per ¶11.b.ii.		-	8,950,818	-	-	6,098,074	-	-	2,852,744
(c) Admitted pursuant to ¶11.c.	219,870	-	219,870	269,169	-	269,169	(49,299)	-	(49,299)
(d) Total admitted adjusted gross deferred tax asset (2a+2b+2c)	219,870	-	219,870	269,169	-	269,169	(49,299)	-	(49,299)

(3)

	2017 Percentage	2016 Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	564%	548%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	59,672,119	40,653,829

(4)

	December 31, 2017			December 31, 2016			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Impact of Tax Planning Strategies									
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
(b) Net admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
(c) Do TPS include a reinsurance strategy?			No			No			

b. Unrecognized DTLs

All deferred tax liabilities have been properly recognized.

c. Current tax and change in deferred tax

(1) Current Income Tax

	2017	2016	Change
(a) Current federal income tax expense/(benefit)	(8,797,715)	(5,476,695)	(3,321,020)
(b) Foreign income tax expense/(benefit)	-	-	0
(c) Subtotal	(8,797,715)	(5,476,695)	(3,321,020)
(d) Tax expense/(benefit) on realized capital gains/(losses)	(5,579)	18,298	(23,877)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other, including prior year underaccrual/(overaccrual)	-	-	-
Federal and foreign income taxes incurred	(8,803,294)	(5,458,397)	(3,344,897)

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

(2) Deferred tax assets

	December 31, 2017	December 31, 2016	Change
Other insurance & contract holder liability	443,291	347,896	95,395
Goodwill & Intangibles	263,900	485,333	(221,433)
Deferred acquisition costs	12,592,379	13,718,732	(1,126,353)
Nondeductible Liabilities	103,900	237,756	(133,856)
Nonadmitted assets	1,834,457	1,909,795	(75,338)
Net Operating Loss	25,208	42,014	(16,806)
Gross DTA	15,263,135	16,741,526	(1,478,391)
Valuation allowance	(15,043,265)	(16,472,357)	1,429,092
Adjusted gross DTA	219,870	269,169	(49,299)
Nonadmitted DTA	(0)	0	(0)
Admitted DTA	219,870	269,169	(49,299)

(3) Deferred tax liabilities

	December 31, 2017	December 31, 2016	Change
Other insurance & contract holder liability	197,920	244,660	(46,740)
Other	21,950	24,509	(2,559)
Gross DTL	219,870	269,169	(49,299)

(4) Net Deferred Tax Assets/Liabilities	0	0	0

NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2017	December 31, 2016	Change
Total deferred tax assets	15,263,135	16,741,526	(1,478,391)
Total deferred tax liabilities	(219,870)	(269,169)	49,299
Net Deferred tax asset/liabilities	15,043,265	16,472,357	(1,429,092)
Statutory valuation allowance adjustment	(15,043,265)	(16,472,357)	1,429,092
Net deferred tax assets/liabilities after SVA	(0)	-	0

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

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

	December 31, 2017	Effective Tax Rate
Provision computed at statutory rate (BFIT@35%)	(16,407,494)	35.00%
Change in nonadmitted assets	(1,147,633)	2.45%
Change in Statutory Valuation Allowance Adjustment	(1,429,092)	3.05%
IMR	(5,321)	0.01%
M&E	9,778	-0.01%
Other, net	147,624	-0.32%
Tax Reform Impact	10,028,844	-21.39%
Total	(8,803,294)	18.78%
Federal and foreign income taxes incurred	(8,803,294)	18.78%
Change in deferred income taxes	0	0.00%
Total statutory income taxes	(8,803,294)	18.78%

Major tax reform legislation was signed into law on December 22, 2017. The legislation is highlighted by a reduction in the corporate income tax rate from the current rate of 35% to 21% effective January 21, 2018. The remaining provisions of the law, most of which take effect on January 1, 2018, are not expected to have a material impact on the Company's results of operations beginning in 2018. Deferred income tax balances as of December 31, 2017 have been adjusted to reflect the reduced statutory tax rate that took effect as of January 1, 2018 pursuant to the recently enacted U.S. tax reform legislation.

e. Operating loss and tax credit carryforwards

(1) At December 31, 2017, the Company has a $120,040 net operating loss forward, which originated in 2010, and no capital loss carryforward.

(2) With the signing of tax reform legislation on December 22, 2017, life insurance companies are no longer able to carryback future net operating losses effective with tax years beginning January 1, 2018. Capital losses were not impacted as a result of tax reform and may still be carried back. Capital taxes available for recoupment in the event of future losses include:

Year	Amount
2015	4,845
2016	18,298
2017	-

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

f. Federal or foreign income tax loss contingencies

The Internal Revenue Service has completed review of the Company's consolidated income tax returns through 2012. The statute of limitations for 2013 has expired, but Cigna has filed an amended return for which the pending refund is subject to review. No material impacts are anticipated for the Company.

g. Consolidated Federal Income Tax Return

In the 2016 tax year, The Company filed a consolidated federal income tax return with its parent Loyal American Life Insurance Company. Starting with the 2017 tax year, the Company will be included in the Cigna consolidated federal income tax return with the following subsidiaries of Cigna:

Allegiance Benefit Plan Management Inc	Cigna Dental Health of Missouri Inc	Cigna Healthcare of New Hampshire Inc	Hazard Center Investment Co LLC
Allegiance Cobra Services Inc	Cigna Dental Health of New Jersey Inc	Cigna Healthcare of New Jersey Inc	Healthsource Benefits Inc
Allegiance Life & Health Insurance Co	Cigna Dental Health of North Carolina Inc	Cigna Healthcare of North Carolina Inc	Healthsource Inc
Allegiance Re Inc	Cigna Dental Health of Ohio Inc	Cigna Healthcare of Pennsylvania Inc	Healthsource Properties Inc
American Retirement Life Insurance Company	Cigna Dental Health of Pennsylvania Inc	Cigna Healthcare of South Carolina	Healthspring Life & Health Insurance Company
Arizona Healthplan Inc	Cigna Dental Health of Texas Inc	Cigna Healthcare of St Louis Inc	Healthspring Management, Inc.
Benefit Management Corp	Cigna Dental Health of Virginia Inc	Cigna Healthcare of Tennessee Inc	Healthspring of Alabama, Inc
Bravo Health Mid-Atlantic, Inc.	Cigna Dental Healthplan of Arizona Inc	Cigna Healthcare of Texas Inc	Healthspring of Florida, Inc.
Bravo Health Pennsylvania, Inc.	Cigna Direct Marketing Company Inc.	Cigna Healthcare of Utah Inc	Healthspring of Tennessee, Inc.
Brighter, Inc.	Cigna Federal Benefits Inc	Cigna Holdings Inc	Healthspring, Inc.
CareAllies, Inc.	Cigna Global Holdings Inc	Cigna Holdings Overseas Inc	IHN Inc.
Central Reserve Life Insurance Company	Cigna Global Insurance Company Limited	Cigna Integrated Care Inc	Intermountain Underwriters Inc
CG Individual Tax Benefit Payments Inc	Cigna Global Reinsurance Company LTD	Cigna Intellectual Property Inc	Kronos Optimal Health Company

NOTES TO FINANCIAL STATEMENTS

CG Life Pension Benefit Payments Inc	Cigna Health and Life Insurance Company	Cigna International Corporation	Life Ins Co of North America
CG LINA Pension Benefit Payments Inc	Cigna Health Corporation	Cigna International Finance Inc	LINA Benefit Payments Inc
Choicelinx Corporation	Cigna Health Management Inc	Cigna International Services Inc	Loyal American Life Insurance Company
Cigna Arbor Life Insurance Company	Cigna Healthcare Benefits Inc	Cigna Investment Group Inc	Managed Care Consultants Inc
Cigna Behavioral Health Inc	Cigna Healthcare Holdings Inc	Cigna Investments Inc	MCC Independent Practice Assoc of New York Inc
Cigna Behavioral Health of California Inc	Cigna Healthcare Inc	Cigna Life Insurance Company of New York	Mediversal Inc
Cigna Behavioral Health of Texas Inc.	Cigna Healthcare Mid-Atlantic Inc	Cigna Linden Holdings Inc	Provident American Life Insurance Company
Cigna Benefits Financing, Inc.	Cigna Healthcare of Arizona Inc	Cigna Managed Care Benefits Company	QualCare Alliance Networks, Inc.
Cigna Dental Health Inc	Cigna Healthcare of California Inc	Cigna Poplar Holdings Inc	QualCare Captive Insurance Company, Inc.
Cigna Dental Health of California Inc	Cigna Healthcare of Colorado Inc	Cigna RE Corporation	QualCare Inc.
Cigna Dental Health of Colorado Inc	Cigna Healthcare of Connecticut Inc	Cigna Resource Manager Inc	Sagamore Health Network Inc
Cigna Dental Health of Delaware Inc	Cigna Healthcare of Florida Inc	Cigna Worldwide Insurance Company	Scibal Associates, Inc.
Cigna Dental Health of Florida Inc	Cigna Healthcare of Georgia Inc	Connecticut General Benefit Payments Inc.	Tel-Drug Inc
Cigna Dental Health of Illinois Inc	Cigna Healthcare of Illinois Inc	Connecticut General Corporation	United Benefit Life Insurance Company
Cigna Dental Health of Kansas Inc	Cigna Healthcare of Indiana Inc	Connecticut General Life Insurance Company	Universal Claims Administration
Cigna Dental Health of Kentucky Inc	Cigna Healthcare of Maine Inc	Former Cigna Investments Inc	
Cigna Dental Health of Maryland Inc	Cigna Healthcare of Massachusetts Inc	Great West Healthcare of Illinois Inc	

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

a. – c. – Related Party Transactions

On February 19, 2013, the Company entered into a line of credit agreement with Cigna Holdings, Inc. (“CHI”) under which ARLIC can borrow up to $10,000,000 from CHI. The agreement provides for two rate/maturity options; a) a variable rate payable on demand or b) a fixed rate with a stated maturity not to exceed 270 days. There were no amounts outstanding at December 31, 2017, and borrowings during the year were not material.

On February 19, 2013, the Company also entered into a line of credit agreement with Cigna under which Cigna can borrow up to $10,000,000 from ARLIC. Borrowing terms under this agreement are identical to the terms under the ARLIC/CHI agreement discussed above. Cigna did not borrow under this agreement in 2017.

d. At December 31, 2017, the Company reported no amounts due from affiliated companies and $258,066 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

e. Not applicable

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

(1) The Company’s investment portfolio is managed by Cigna Investments, Inc. (“CII”). The Company paid $110,974 in 2017, related to those services

(2) The Company and certain related parties have entered into service contracts and cost-sharing arrangements, including an expense sharing agreement in which the parties share expenses for certain shared services. These arrangements include management services, computers, data processing and other services, as well as equipment, supplies and office space. Expenses incurred under these arrangements were $29,777,057 in 2017.

(3) The Company is party to Cigna's Consolidated Federal Income Tax Agreement (the Tax Agreement). The Tax Agreement sets forth the method of allocation of Cigna's federal income taxes to its wholly-owned domestic subsidiaries. The Tax Agreement provides for immediate reimbursement to companies with net operating losses to the extent that their losses are utilized to reduce consolidated taxable income; while those companies with current taxable income as calculated under federal separate return provisions, are liable for payments determined as if they had each filed a separate return. However, current credit is given for any foreign tax credit, operating loss, or investment tax credit carryovers actually utilized in the current consolidated return.

(4) ARLIC entered into an agreement with Cigna Health Management (“CHM”), effective June 5, 2015 whereby CHM will provide consultative services with respect to demand management in conjunction with the administration of health benefit plans and health insurance policies; specifically CHM provides a 24-hour health information telephone line in which nurses answer questions, explain medical options and suggest resources. The Company paid CHM $281,024 and $398,413 in 2017 and 2016, related to these services.

(5) ARLIC entered into an agreement with Cigna Life and Health Insurance Company (“CHLIC”) whereby CHLIC will provide ARLIC access to and support for the CignaPlus Savings dental discount program to be offered to ARLIC customers. This agreement was approved by the Ohio Department of Insurance on October 30, 2015 and will be effective November 1, 2015. The Company paid CHLIC $616,621 and $203,613 in 2017 and 2016 , related to these services.

g. All of the Company’s outstanding common stock is directly owned by Loyal American Life Insurance Company, an Ohio domiciled insurance company, whose ultimate parent is Cigna Corporation, a Delaware domiciled insurance holding company.

h – n. – Not applicable

11. Debt – Not applicable

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

a. – f. Not applicable.

g. Consolidated/Holding Company Plans:

NOTES TO FINANCIAL STATEMENTS

(1) Employees' Retirement Plan:

(a) Effective January 1, 2013, the Company participates in the Cigna 401(k) Plan (the Savings Plan) that is sponsored by Cigna. Employees are eligible to participate in the Savings Plan immediately upon hire; however, a one-year service requirement must be met to receive company contributions. Expense allocated to the Company was $427,745 in 2017.

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

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

In 2013, the Committee awarded restricted stock and strategic performance shares to eligible officers and employees under various plans for which an expense of $138,536 was allocated to the Company under the plan in 2017.

(2) Deferred Compensation Plans:

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

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

The Company has not incurred any obligation under the plan as of December 31, 2017.

h. Post-Employment Benefits and Compensated Absences:

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

I. The Medicare Modernization Act

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

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

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

a. The Company has 250,000 shares authorized, issued and outstanding. All shares are class A shares.

b. Not applicable

c. The maximum amount of dividends that can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards to policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31.

d. The Company received $17,500,000, $13,000,000, 15,000,000 and $15,000,000 cash capital contributions from its parent, Loyal American Life Insurance Company ("LALIC"), its wholly-owned parent on March 31, 2017, June 28, 2017, September 29, 2017 and December 15, 2017, respectively.

e. The amount available to dividend in 2018 without prior approval of the Ohio Department of Insurance is $0 based on earned surplus.

f. – m. Not applicable

14. Contingencies

a. Contingent Commitments – Not applicable

b. Assessments

The Company operates in a regulatory environment that may result in it being assessed by various state insurance guaranty funds to help pay for the cost of other insurance companies insolvencies. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2017, the Company held a liability for future assessments of $1,043,972. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.

NOTES TO FINANCIAL STATEMENTS

Assets recognized from paid and accrued tax offsets for the year ended December 31, 2017, are as follows:

Balance, beginning of year	$ 129,999
Premium tax offsets accrued	4,064,705
Premium tax offsets applied	(2,425,956)
Allowance for unrealizability	(110,260)
	$ 1,658,489

Penn Treaty. On March 1, 2017, the Commonwealth Court of Pennsylvania entered an order of liquidation of Penn Treaty Network America Insurance Company, together with its subsidiary American Network Insurance Company (collectively "Penn Treaty", a long-term care insurance carrier), triggering guaranty fund coverage and accrual of a liability. For the twelve months ended December 31, 2017, the Company recorded $272,052 in taxes licenses and fees, including assessments paid and its estimate of future assessments net of future premium tax offsets on a discounted basis. This assessment is expected to be updated in future periods for changes in the estimate of the insolvency.

Undiscounted and discounted guaranty fund liabilities and assets as of December 31, 2017 are as follows:

Undiscounted Liability	$ 846,167
Discounted Liability	$ 977,925
Undiscounted Asset	$ 1,498,728
Discounted Asset	$ 1,343,713

Assessments billed or expected to be billed within one year of the insolvency are recorded at amounts billed or expected to be billed. A liability for future assessments (expected to be due after one year) and, assets related to billed and unbilled assessments have been recorded on a discounted basis. The rate used to discount guaranty fund assessments and the related assets was 3.5%.

The following table presents information related to the discounted guaranty fund liabilities and assets:

	Payables			Recoverables		
Name of Insolvency	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company and American Network Insurance Company	8	2 - 59	14	29	2 - 64	8

c. – e. – Not applicable

f. Other Legal Matters.

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

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

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

Also in February 2017, Anthem filed a lawsuit in the Chancery Court against Cigna seeking (i) a temporary restraining order to enjoin Cigna from terminating and taking any action contrary to the terms of the merger agreement, (ii) specific performance compelling Cigna to comply with the merger agreement and (iii) damages.

On February 15, 2017, the Chancery Court granted Anthem's motion for a temporary restraining order and temporarily enjoined Cigna from terminating the merger agreement. In May 2017, the Chancery Court denied Anthem's motion for a preliminary injunction to enjoin Cigna from terminating the merger agreement but stayed its ruling pending Anthem's determination as to whether to seek an appeal. Anthem subsequently notified Cigna and the Chancery Court that it did not intend to appeal the Chancery Court's decision. As a result, the merger agreement was terminated.

The litigation between the parties remains pending. Trial is scheduled for 2019. Cigna believes in the merits of their claims and disputes Anthem's claims, and intends to vigorously defend themselves and pursue their claims. The outcomes of lawsuits are inherently unpredictable, and Cigna may be unsuccessful in the ongoing litigation or any future claims or litigation.

NOTES TO FINANCIAL STATEMENTS

15. Leases -- Not applicable

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk -- Not applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – Not applicable.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans -- Not applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators -- Not applicable

20. Fair Value Measurements

a. Fair Value Measurements

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

Level 1 Inputs for instruments classified in Level 1 include unadjusted quoted prices for identical assets in active markets accessible at the measurement date. Active markets provide pricing data for trades occurring at least weekly and include exchanges and dealer markets.

Level 2 Inputs for instruments classified in Level 2 include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are market observable or can be corroborated by market data for the term of the instrument. Such other inputs include market interest rates and volatilities, spreads and yield curves. An instrument is classified in Level 2 if the Company determines that unobservable inputs are insignificant. Level 2 assets primarily include corporate bonds valued using recent trades of similar securities or pricing models that discount future cash flows at estimated market interest rates.

Level 3 Certain inputs for instruments classified in Level 3 are unobservable (supported by little or no market activity) and significant to their resulting fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

1. Fair Value Measurements at Reporting Date – None
2. Fair Value Measurements in Level 3 of the Fair Value Hierarchy – None
3. Level 3 Transfers – None
4. Valuation Techniques and Inputs – No financial instruments at fair value.

b. Other Fair Value Disclosures

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

NOTES TO FINANCIAL STATEMENTS

c. Aggregate Fair Value of All Financial Instruments
The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2017 and 2016.

Financial Assets	Aggregate Fair Value	Admitted Assets	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Not Practicable (Carrying Value)
December 31, 2017						
Bonds	$ 97,398,189	$ 95,377,941	$ 3,328,317	$ 94,069,872	$ -	$ -
Cash, Cash Equivalents, and Short-Term Investments	$ 13,512,655	$ 13,512,655	$ (15,713,558)	$ 29,226,213	$ -	$ -
Total	$ 110,910,844	$ 108,890,596	$ (12,385,241)	$ 123,296,085	$ -	$ -
December 31, 2016						
Bonds	$ 73,187,356	$ 72,237,302	$ 3,263,052	$ 69,924,304	$ -	$ -
Cash, Cash Equivalents, and Short-Term Investments	$ 2,735,657	$ 2,735,657	$ (9,662,862)	$ 12,398,519	$ -	$ -
Total	$ 75,923,013	$ 74,972,959	$ (6,399,810)	$ 82,322,823	$ -	$ -

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

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

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

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

21. Other Items

a. - b. Not applicable

c. Other Disclosures

Assets in the amount of $3,002,908 and $2,919,585 at December 31, 2017 and 2016, respectively, were on deposit with various state departments of insurance as required by law.

d . – h. Not applicable

22. Events Subsequent -- Management has evaluated the financial statements for subsequent events through February 26, 2018, the date financial statements were available to be issued.

23. Reinsurance

a. Ceded Reinsurance Report

(1) Section 1 – General Interrogatories

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

If yes, give full details.

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

If yes, give full details.

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

If yes, give full details.

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

(a) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. $ 0

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

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

b. Uncollectible Reinsurance – No reinsurance recoverables were written off.

c. – g. – Not applicable

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

25. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves as of December 31, 2016 were $23,554,494. As of December 31, 2017, $23,065,620 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years are now $175,276 as a result of re-estimation of unpaid claims principally on Medicare Supplement insurance. Therefore, there has been a $313,598 favorable prior year development since December 31, 2016 to December 31, 2017. The change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements -- Not applicable

27. Structured Settlements -- Not applicable

28. Health Care Receivables -- Not applicable

29. Participating Policies -- Not applicable

30. Premium Deficiency Reserves -- Not applicable

31. Reserves for Life Contracts and Annuity Contracts

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

b. During the calendar year 2017, the Company had no policies in force valued on a substandard basis.

c. As of December 31, 2017, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.

d. The Tabular interest has been determined by formula as described in the instructions. The Tabular less Actual Reserve Released has been determined by formula as described in the instructions. The tabular Cost has been determined by formula as described in the instructions.

e. For the determination of tabular interest on funds not involving life for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.

NOTES TO FINANCIAL STATEMENTS

f. Nature of other reserve changes is not applicable.

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

		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
a.	Subject to discretionary withdrawal:					
	(1) With fair value adjustment	$ -	$ -	$ -	$ -	-
	(2) At book value less current surrender charge of 5% or more	-	-	-	-	-
	(3) At fair value	-	-	-	-	-
	(4) Total with adjustment or at fair value (total of 1 through 3)	-	-	-	-	-
	(5) At book value without adjustment	10,242,230	-	-	-	100.00%
b.	Not subject to discretionary withdrawal	-	-	-	-	
c.	Total (gross: direct + assumed)	10,242,230	-	-	-	100.00%
d.	Reinsurance Ceded	(10,242,230)	-	-	-	
e.	Total Net	$ -	$ -	$ -	$ -	

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

f.

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

g. Not applicable

33. Premium and Annuity Considerations Deferred and Uncollected

		Type	Gross	Net of Loading
a.	1.	Industrial	$	$
	2.	Ordinary new business		
	3.	Ordinary renewal	1,277	427
	4.	Credit Life		
	5.	Group Life		
	6.	Group Annuity		
	7.	Totals	$ 1,277	$ 427

34. Separate Accounts -- Not applicable

35. Loss/Claim Adjustment Expenses

At December 31, 2017 and 2016, provision for LAE totaled $847,462 and $622,691, respectively.

The Company incurred $6,632,314 and paid $6,407,543 of loss adjustment expenses in the current year of which $626,067 of the paid amount was attributable to insured events of prior years.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

1.3 State regulating? Ohio

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

2.2 If yes, date of change:

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

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

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

3.4 By what department or departments?
Ohio Department of Insurance

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

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

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

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

4.12 renewals? Yes [ ] No [X]

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

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

4.22 renewals? Yes [ ] No [X]

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

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

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

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

6.2 If yes, give full information:

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

7.2 If yes,

7.21 State the percentage of foreign control %

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

1 Nationality	2 Type of Entity

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $ 0

12.2 If yes, provide explanation

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

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

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

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

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

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

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

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

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

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

(e) Accountability for adherence to the code.

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

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

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

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

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

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

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No [ ]

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

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

FINANCIAL

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

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

20.11 To directors or other officers $ 0

20.12 To stockholders not officers $ 0

20.13 Trustees, supreme or grand (Fraternal only) $ 0

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

20.21 To directors or other officers $ 0

20.22 To stockholders not officers 0

20.23 Trustees, supreme or grand (Fraternal only) 0

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

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

21.21 Rented from others $ 0

21.22 Borrowed from others $ 0

21.23 Leased from others $ 0

21.24 Other $ 0

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [X] No [ ]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ 0

22.22 Amount paid as expenses $ 9,534

22.23 Other amounts paid $ 0

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

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

INVESTMENT

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

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

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

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs $ 0

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

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

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

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

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

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

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

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

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

25.21	Subject to repurchase agreements	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Placed under option agreements	$ 0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	$ 0
25.27	FHLB Capital Stock	$ 0
25.28	On deposit with states	$ 3,002,908
25.29	On deposit with other regulatory bodies	$ 0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	$ 0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	$ 0
25.32	Other	$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$

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

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

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

27.2 If yes, state the amount thereof at December 31 of the current year: $ 0

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

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, N.A.	4 Chase Metro Tech Center, Brooklyn, NY 11245

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

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

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

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

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

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

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

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [X]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [X]

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

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

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [ ] No [X]

29.2 If yes, complete the following schedule:

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

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

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

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	$ 124,604,154	$ 126,624,563	$ 2,020,409
30.2	Preferred Stocks	$ 0	$ 0	$ 0
30.3	Totals	$ 124,604,154	$ 126,624,563	$ 2,020,409

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

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

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

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

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

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

32.2 If no, list exceptions:

33. By self-designating 5*GI securities, the reporting entity is certifying the following elements for each self-designation 5*GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5*GI securities? Yes [ ] No [X]

OTHER

34.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 21,500

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

1 Name	2 Amount Paid
AM Best	$ 21,500

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

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

1 Name	2 Amount Paid
	$

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

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

1 Name	2 Amount Paid
	$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [X] No [ ]
1.2	If yes, indicate premium earned on U.S. business only.	$	344,394,002
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	$	0
	1.3 Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	$	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	$	289,538,184
1.6	Individual policies:		
	Most current three years:		
	1.61 Total premium earned	$	212,894,674
	1.62 Total incurred claims	$	179,210,141
	1.63 Number of covered lives	$	135,833
	All years prior to most current three years:		
	1.64 Total premium earned	$	131,499,328
	1.65 Total incurred claims	$	110,328,043
	1.66 Number of covered lives	$	62,274
1.7	Group policies:		
	Most current three years:		
	1.71 Total premium earned	$	0
	1.72 Total incurred claims	$	0
	1.73 Number of covered lives	$	0
	All years prior to most current three years:		
	1.74 Total premium earned	$	0
	1.75 Total incurred claims	$	0
	1.76 Number of covered lives	$	0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 344,381,898	$ 254,148,386
2.2	Premium Denominator	$ 345,178,331	$ 255,500,292
2.3	Premium Ratio (2.1/2.2)	99.8%	99.5%
2.4	Reserve Numerator	$ 38,414,619	$ 29,335,260
2.5	Reserve Denominator	$ 40,571,770	$ 30,018,800
2.6	Reserve Ratio (2.4/2.5)	94.7%	97.7%

3.1	Does the reporting entity have Separate Accounts?		Yes [ ] No [X]
3.2	If yes, has a Separate Accounts statement been filed with this Department		Yes [ ] No [ ] N/A[X]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	$ $	0
3.4	State the authority under which Separate Accounts are maintained:		
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?		Yes [ ] No [ ]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?		Yes [ ] No [ ]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	$	0
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)"?		Yes [X] No [ ]
4.2	Net reimbursement of such expenses between reporting entities:		
	4.21 Paid	$	29,777,057
	4.22 Received	$	0
5.1	Does the reporting entity write any guaranteed interest contracts?		Yes [ ] No [X]
5.2	If yes, what amount pertaining to these items is included in:		
	5.21 Page 3, Line 1	$	0
	5.22 Page 4, Line 1	$	0
6.	For stock reporting entities only:		
	6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	$	174,731,601
7.	Total dividends paid stockholders since organization of the reporting entity:		
	7.11 Cash	$	13,887,480

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7.12 Stock $ 1,500,000

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

11.2 If the answer to 11.1 is yes, please provide the following:

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

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

12.1 Direct premiums written $ 232,322

12.2 Total incurred claims $ 45,911

12.3 Number of covered lives 515

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

FIVE-YEAR HISTORICAL DATA

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

$000 omitted for amounts of life insurance

		1 2017	2 2016	3 2015	4 2014	5 2013
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	3,718	4,025	5,964	5,099	2,160
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	20	20	26	30	31
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	3,738	4,045	5,990	5,129	2,191
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated		XXX	XXX	XXX	XXX
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)		66	1,457	3,377	1,189
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					(1)
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)					
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	0	66	1,457	3,377	1,189
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	232,322	261,230	264,623	181,381	8,505
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	(1)				
16.	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)					
17.2	Group annuities (Line 20.4, Col. 7)					
18.1	A&H - group (Line 20.4, Col. 8)					
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)					
18.3	A&H - other (Line 20.4, Col. 10)	344,946,010	255,239,063	191,968,190	120,190,802	16,737,377
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)					
20.	Total	345,178,331	255,500,293	192,232,813	120,372,183	16,745,881
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	112,157,626	76,891,577	77,437,356	55,701,547	18,042,401
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	52,485,507	36,237,748	30,133,573	24,690,202	9,615,714
23.	Aggregate life reserves (Page 3, Line 1)	236,031	152,031	63,674	7,673	318
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1		XXX	XXX	XXX	XXX
24.	Aggregate A&H reserves (Page 3, Line 2)	8,262,135	6,302,771	4,732,079	3,790,899	1,500,888
25.	Deposit-type contract funds (Page 3, Line 3)					
26.	Asset valuation reserve (Page 3, Line 24.01)	455,478	327,981	215,972	99,361	11,291
27.	Capital (Page 3, Lines 29 & 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28.	Surplus (Page 3, Line 37)	57,172,119	38,153,829	44,803,783	28,511,345	5,926,687
	Cash Flow (Page 5)					
29.	Net cash from operations (Line 11)	(23,479,904)	(21,850,442)	(17,087,218)	(2,933,942)	4,790,224
	Risk-Based Capital Analysis					
30.	Total adjusted capital	60,127,597	40,981,810	47,519,755	31,110,706	8,437,978
31.	Authorized control level risk-based capital	10,653,972	7,473,154	5,655,778	3,403,171	516,057
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	87.6	96.4	81.3	101.5	19.7
33.	Stocks (Lines 2.1 and 2.2)					
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
35.	Real estate (Line 4.1, 4.2 and 4.3)					
36.	Cash, cash equivalents and short-term investments (Line 5)	12.4	3.6	18.7	(1.5)	79.2
37.	Contract loans (Line 6)					
38.	Derivatives (Line 7)					
39.	Other invested assets (Line 8)					
40.	Receivables for securities (Line 9)					1.1
41.	Securities lending reinvested collateral assets (Line 10)					
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

		1 2017	2 2016	3 2015	4 2014	5 2013
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47.	Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10)					
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated					
50.	Total of above Lines 44 to 49	0	0	0	0	0
51.	Total investment in parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	8,735,508	5,456,556	3,866,547	7,382,673	6,756,620
53.	Total admitted assets (Page 2, Line 28, Col. 3)	112,157,626	76,891,577	77,437,356	55,701,547	18,042,401
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	2,958,239	2,543,942	2,067,781	1,010,999	4,872
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)					
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57.	Total of above Lines 54, 55 and 56	2,958,239	2,543,942	2,067,781	1,010,999	4,872
	Benefits and Reserve Increase (Page 6)					
58.	Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11)	32,867	36,813	70,518	25,040	1,166
59.	Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11)	289,538,188	202,571,549	148,585,274	87,751,548	10,375,224
60.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)	84,000	88,357	56,001	7,355	318
61.	Increase in A&H reserves (Line 19, Cols. 9, 10 & 11)	1,959,365	1,570,692	941,180	2,290,011	1,500,888
62.	Dividends to policyholders (Line 30, Col 1)					
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	27.6	31.1	34.9	42.5	61.8
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	5.0	3.8	8.3	8.9	0.5
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	84.8	80.5	78.0	74.4	68.1
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.3	0.4	0.2		
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	29.8	33.4	37.5	45.8	68.1
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)					
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)					
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	23,240,896	16,610,111	11,876,417	3,030,948	
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	23,554,494	18,279,492	14,460,715	4,521,939	
	Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72.	Industrial life (Col. 2)					
73.	Ordinary - life (Col. 3)	(4,793)	34,266	(47,801)	(126,532)	(117,651)
74.	Ordinary - individual annuities (Col. 4)	17,222	19,349	21,269	24,821	25,836
75.	Ordinary - supplementary contracts (Col. 5)					
76.	Credit life (Col. 6)					
77.	Group life (Col. 7)					
78.	Group annuities (Col. 8)					
79.	A&H - group (Col. 9)					
80.	A&H - credit (Col. 10)					
81.	A&H - other (Col. 11)	(38,087,688)	(26,501,551)	(22,088,556)	(17,334,793)	(3,861,623)
82.	Aggregate of all other lines of business (Col. 12)			8,013	(264,714)	(302,288)
83.	Total (Col. 1)	(38,075,259)	(26,447,936)	(22,107,075)	(17,701,218)	(4,255,726)

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

If no, please explain:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
							Number of			
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Policies	8 Certificates	9 Amount of Insurance	Total Amount of Insurance
1. In force end of prior year			543	4,045						4,045
2. Issued during year										0
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	0	0	0	0	0	0	0	0
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	543	4,045	0	0	0	0	0	4,045
Deductions during year:										
10. Death			8	51			XXX			51
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry										0
14. Surrender			17	160						160
15. Lapse			3	35						35
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)				61						61
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	28	307	0	0	0	0	0	307
21. In force end of year (Line 9 minus Line 20)	0	0	515	3,738	0	0	0	0	0	3,738
22. Reinsurance ceded end of year	XXX		XXX	993	XXX		XXX	XXX		993
23. Line 21 minus Line 22	XXX	0	XXX	2,745	XXX	(a) 0	XXX	XXX	0	2,745

DETAILS OF WRITE-INS

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

(a) Group $.....0; Individual $.....0.

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			178	1,000
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing				
28. Term policies-other				
29. Other term insurance-decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	0	0
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	4	20
34. Totals, whole life and endowment			511	3,718
35. Totals (Lines 31 to 34)	0	0	515	3,738

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			3,738	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	0	0	3,738	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

47.1

47.2

POLICIES WITH DISABILITY PROVISIONS

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

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

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

SUPPLEMENTARY CONTRACTS

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

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year					152,933	278,793,966
2. Issued during year					67,784	111,693,915
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	0	XXX	0	XXX	220,717	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	22,599	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	22,599	XXX
10. In force end of year	0	(a)	0	(a)	198,118	(a) 370,382,731

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama AL	L	5,678	-	7,871,520		7,877,198	
2. Alaska AK	N	-	-	33,156		33,156	
3. Arizona AZ	L	3,657	-	4,992,924		4,996,581	
4. Arkansas AR	L	685	-	4,851,711		4,852,396	
5. California CA	L	-	-	348,954		348,954	
6. Colorado CO	L	9,727	-	16,144,557		16,154,284	
7. Connecticut CT	N	-	-	64,949		64,949	
8. Delaware DE	L	-	-	1,185,477		1,185,477	
9. District of Columbia DC	N	-	-	5,842		5,842	
10. Florida FL	L	3,896	-	11,061,285		11,065,181	
11. Georgia GA	L	11,844	428	9,537,145		9,549,417	
12. Hawaii HI	N	-	-	23,385		23,385	
13. Idaho ID	N	-	-	109,390		109,390	
14. Illinois IL	L	23,065	-	11,047,667		11,070,732	
15. Indiana IN	L	9,884	-	19,021,586		19,031,470	
16. Iowa IA	L	1,374	-	5,530,117		5,531,491	
17. Kansas KS	L	3,533	-	11,270,832		11,274,365	
18. Kentucky KY	L	7,869	-	9,607,369		9,615,238	
19. Louisiana LA	L	2,939	-	9,645,240		9,648,179	
20. Maine ME	N	-	-	41,128		41,128	
21. Maryland MD	L	-	-	1,915,849		1,915,849	
22. Massachusetts MA	N	649	-	86,864		87,513	
23. Michigan MI	N	-	-	164,763		164,763	
24. Minnesota MN	L	-	-	85,963		85,963	
25. Mississippi MS	L	4,533	-	8,271,097		8,275,630	
26. Missouri MO	L	1,108	-	2,325,035		2,326,143	
27. Montana MT	L	1,663	-	3,527,671		3,529,334	
28. Nebraska NE	L	5,220	-	5,559,694		5,564,914	
29. Nevada NV	L	2,402	-	12,195,258		12,197,660	
30. New Hampshire NH	L	-	-	2,266,393		2,266,393	
31. New Jersey NJ	N	-	-	198,622		198,622	
32. New Mexico NM	L	4,571	-	2,143,011		2,147,582	
33. New York NY	N	-	-	167,804		167,804	
34. North Carolina NC	L	-	-	11,078,970		11,078,970	
35. North Dakota ND	L	-	-	138,817		138,817	
36. Ohio OH	L	13,568	-	15,291,064		15,304,632	
37. Oklahoma OK	L	9,744	-	9,258,568		9,268,312	
38. Oregon OR	L	-	-	122,024		122,024	
39. Pennsylvania PA	L	18,986	-	36,384,559		36,403,545	
40. Rhode Island RI	L	-	-	257,175		257,175	
41. South Carolina SC	L	8,384	-	17,379,569		17,387,953	
42. South Dakota SD	L	2,208	-	593,437		595,645	
43. Tennessee TN	L	8,352	-	19,767,659		19,776,011	
44. Texas TX	L	26,941	2,045	25,390,933		25,419,919	
45. Utah UT	L	1,626	-	2,841,781		2,843,407	
46. Vermont VT	N	-	-	20,221		20,221	
47. Virginia VA	L	35,795	-	26,768,479		26,804,274	
48. Washington WA	N	-	-	183,201		183,201	
49. West Virginia WV	L	1,343	-	5,104,573		5,105,916	
50. Wisconsin WI	L	1,178	-	8,479,218		8,480,396	
51. Wyoming WY	L			4,855,034		4,855,034	
52. American Samoa AS	N			-		0	
53. Guam GU	N			2,076		2,076	
54. Puerto Rico PR	N			5,368		5,368	
55. US Virgin Islands VI	N			1,363		1,363	
56. Northern Mariana Islands MP	N			-		0	
57. Canada CAN	N					0	
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Subtotal	(a) 39	232,422	2,473	345,226,347	0	345,461,242	0
90. Reporting entity contributions for employee benefit plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					0	
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	232,422	2,473	345,226,347	0	345,461,242	0
96. Plus reinsurance assumed	XXX					0	
97. Totals (All Business)	XXX	232,422	2,473	345,226,347	0	345,461,242	0
98. Less reinsurance ceded	XXX		2,639	12,109		14,748	
99. Totals (All Business) less reinsurance ceded	XXX	232,422	(166)	(b) 345,214,238	0	345,446,494	0
DETAILS OF WRITE-INS							
58001.	XXX					0	
58002.	XXX					0	
58003.	XXX					0	
58998. Summ. of remaining write-ins for line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0
9401.	XXX					0	
9402.	XXX					0	
9403.	XXX					0	
9498. Summ. of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0	0

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

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

Premiums and annuity considerations are allocated to the resident state related to the policy or certificate holder at the time the transaction is generated.

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

PART 1 -- ORGANIZATION CHART

The following is a listing identifying and indicating the interrelationships among all affiliated insurers (identified by an asterisk, and if such insurer is incorporated in the United States of America, by a Federal Employer Identification Number, NAIC Company Code and Jurisdiction of Incorporation) and all other affiliates, as of December 31, 2017:

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

- Cigna Holdings, Inc.
  - Cigna Intellectual Property, Inc.
  - Cigna Investment Group, Inc.
    - Cigna International Finance Inc.
    - Former Cigna Investments, Inc.
    - Cigna Investments, Inc.
      - Cigna Benefits Financing, Inc. (EI # 010947889, DE)
  - Connecticut General Corporation
    - Benefit Management Corp. (EI # 81-0585518)
      - *Allegiance Life & Health Insurance Company (EI # 20-4433475, NAIC # 12814, MT)
      - *Allegiance Re, Inc. (EI # 20-3851464, MT)
      - Allegiance Benefit Plan Management, Inc.
      - Allegiance COBRA Services, Inc.
      - Allegiance Provider Direct, LLC
      - Community Health Network, LLC
      - Intermountain Underwriters, Inc.
      - Star Point, LLC
    - HealthSpring, Inc.
      - NewQuest, LLC
        - NewQuest Management Northeast, LLC
          - *Bravo Health Mid-Atlantic, Inc. (EI # 52-2259087, NAIC # 10095, MD)
          - *Bravo Health Pennsylvania, Inc. (EI # 52-2363406, NAIC # 11254, PA)
        - *HealthSpring Life & Health Insurance Company (EI # 20-8534298, NAIC # 12902, TX)

*HealthSpring of Alabama, Inc.
(EI # 63-0925225, NAIC # 95781, AL)

*HealthSpring of Florida, Inc.
(EI # 65-1129599, NAIC #11532, FL)

NewQuest Management of Illinois, LLC

NewQuest Management of Florida, LLC

HealthSpring Management of America, LLC

NewQuest Management of West Virginia, LLC

TexQuest, LLC

HouQuest, LLC

GulfQuest, LP

NewQuest Management of Alabama, LLC

HealthSpring USA, LLC

HealthSpring Management, Inc.

HealthSpring of Tennessee, Inc.
(EI # 62-1593150, NAIC # 11522, MD)

Tennessee Quest, LLC

HealthSpring Pharmacy Services, LLC

HealthSpring Pharmacy of Tennessee, LLC

Home Physicians Management, LLC

Alegis Care Services, LLC

*Cigna Arbor Life Insurance Company
(EI # 03-0452349, NAIC # 13733, CT)

Cigna Behavioral Health, Inc.

Cigna Behavioral Health of California, Inc.
(EI# 94-3107309)

Cigna Behavioral Health of Texas, Inc.
(EI# 75-2751090)

MCC Independent Practice Association of New York, Inc.

Cigna Dental Health, Inc.

Cigna Dental Health of California, Inc.
(EI# 59-2600475, CA)

Cigna Dental Health of Colorado, Inc.
(EI# 59-2675861, NAIC # 11175, CO)

Cigna Dental Health of Delaware, Inc.
(EI# 59-2676987, NAIC # 95380, DE)

Cigna Dental Health of Florida, Inc.
(EI# 59-1611217, NAIC # 52021, FL)

Cigna Dental Health of Illinois, Inc.
(EI# 06-1351097, IL)

Cigna Dental Health of Kansas, Inc.
(EI# 59-2625350, NAIC # 52024, KS)

Cigna Dental Health of Kentucky, Inc.
(EI# 59-2619589, NAIC # 52108, KY)

Cigna Dental Health of Missouri, Inc.
(EI#06-1582068, NAIC # 11160, MO)

Cigna Dental Health of New Jersey, Inc.
(EI# 59-2308062, NAIC # 11167, NJ)

Cigna Dental Health of North Carolina, Inc.
(EI# 56-1803464 , NAIC # 95179, NC)

Cigna Dental Health of Ohio, Inc.
(EI# 59-2579774, NAIC # 47805, OH)

Cigna Dental Health of Pennsylvania, Inc.
(EI# 52-1220578, NAIC # 47041, PA)

Cigna Dental Health of Texas, Inc.
(EI# 59-2676977, NAIC # 95037, TX)

Cigna Dental Health of Virginia, Inc.
(EI# 52-2188914, NAIC # 52617, VA)

Cigna Dental Health Plan of Arizona, Inc.
(EI# 86-0807222, NAIC # 47013, AZ)

Cigna Dental Health of Maryland, Inc.
(EI#20-2844020, NAIC #48119, MD)

Cigna Health Corporation

Healthsource, Inc.

Cigna HealthCare of Arizona, Inc.
(EI# 86-0334392, NAIC#95125, AZ)

Cigna HealthCare of California, Inc.
(EI# 95-3310115, CA)

Cigna HealthCare of Colorado, Inc.
(EI# 84-1004500, NAIC # 95604, CO)

Cigna HealthCare of Connecticut, Inc.
(EI# 06-1141174, NAIC # 95660, CT)

Cigna HealthCare of Florida, Inc.
(EI# 59-2089259, NAIC # 95136, FL)

Cigna HealthCare of Illinois, Inc.
(EI# 36-3385638, NAIC # 95602, IL)

Cigna HealthCare of Maine, Inc.
(EI# 01-0418220, NAIC # 95447, ME)

Cigna HealthCare of Massachusetts, Inc.
(EI# 02-0402111, NAIC # 95220, MA)

Cigna HealthCare Mid-Atlantic, Inc.
(EI# 52-1404350, NAIC # 95599, MD)

Cigna HealthCare of New Hampshire, Inc.
(EI# 02-0387749, NAIC # 95493, NH)

Cigna HealthCare of New Jersey, Inc.
(EI# 22-2720890, NAIC # 95500, NJ)

Cigna HealthCare of Pennsylvania, Inc.
(EI# 23-2301807, NAIC # 95121, PA)

Cigna HealthCare of St. Louis, Inc.
(EI# 36-3359925, NAIC # 95635, MO)

Cigna HealthCare of Utah, Inc.
(EI# 62-1230908, NAIC # 95518, UT)

Cigna HealthCare of Georgia, Inc.
(EI# 58-1641057, NAIC # 96229, GA)

Cigna HealthCare of Texas, Inc.
(EI# 74-2767437, NAIC # 95383, TX)

Cigna HealthCare of Indiana, Inc.
(EI# 35-1679172, NAIC # 95525, IN)

Cigna HealthCare of Tennessee, Inc.
(EI# 62-1218053, NAIC # 95606, TN)

Cigna HealthCare of North Carolina, Inc.
(EI# 56-1479515, NAIC# 95132, NC)

Cigna HealthCare of South Carolina, Inc.
(EI# 06-1185590, NAIC # 95708, SC)

*Temple Insurance Company Limited

Arizona Health Plan, Inc.

Healthsource Properties, Inc.

Managed Care Consultants, Inc.

Cigna Benefit Technology Solutions, Inc.

Sagamore Health Network, Inc.

Cigna Healthcare Holdings, Inc.
(EI# 84-0985843)

Great-West Healthcare of Illinois, Inc.
(EI# 93-1174749, NAIC 95388, IL)

Cigna Healthcare, Inc.

*Cigna Life Insurance Company of New York
(EI# 13-2556568, NAIC # 64548, NY)

*Connecticut General Life Insurance Company
(EI# 06-0303370, NAIC # 62308, CT)

CG Mystic Center LLC
Station Landing LLC

CG Mystic Land LLC

CG Skyline, LLC
Skyline ND/CG LLC
Skyline Mezzanine Borrower, LLC
Skyline at Station Landing, LLC

Careallies, LLC

CG Bayport LLC
Bayport Colony Apartments LLC

Cigna Onsite Health, LLC

Gillette Ridge Community Council, Inc.

Gillette Ridge Golf LLC

Hazard Center Investment Company LLC

Tel-Drug of Pennsylvania, LLC

GRG Acquisitions LLC

Cigna Affiliates Realty Investment Group, LLC
(EI# 27-5402196, DE)

CR Longwood Investors, LP
ND/CR Longwood LLC
ARE/ND/CR Longwood LLC

Secon Properties, LP

Transwestern Federal Holdings, L.L.C.
Transwestern Federal, L.L.C.

Market Street Residential Holdings LLC
Arborpoint at Market Street LLC

Diamondview Tower CM-CG LLC

CR Washington Street Investors LP

Dulles Town Center Mall, LLC

ND/CR Unicorn LLC

Union Wharf Apartments LLC
AMD Apartments Limited Partnership
PUR Arbors Apartments Venture LLC
CG Seventh Street, LLC
Ideal Properties II LLC
Alessandro Partners, LLC
Mallory Square Partners I, LLC
Houston Briar Forest Apartments Limited Partnership
Newtown Partners II, LP
Newtown Square GP LLC
AFA Apartments Limited Partnership
SB-SNH LLC
- 680 Investors LLC
- 685 New Hampshire LLC

CGGL 18301 LLC
222 Main Street Caring GP LLC
222 Main Street Investors LP
Notch 8 Residential, L.L.C.
UVL, LLC
3601 North Fairfax Drive Associates, LLC
CI Perris 151, LLC
Lakehills CM - CG LLC
Affiliated Hotel Subsidiary LLC
CGGL 6280 LLC
Berewick Apartments LLC
CIG-LEI Ygnacio Associates LLC
CGGL Orange Collection LLC
- CGGL Chapman LLC
- CGGL City Parkway LLC

Heights at Bear Creek Venture LLC
SOMA Apartments Venture LLC

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|       |       |       |Arbor Heights Venture LLC
|       |       |       |
|       |       |CORAC LLC
|       |       |       |
|
|       |       |       |Henry on the Park Associates, LLC
|       |       |       |(EI 27-3582688, DE)
|       |       |
|       |       |*Cigna Health and Life Insurance Company
|       |       | (EI # 59-1031071, NAIC # 67369, CT)
|       |               |
|       |               |CarePlexus, LLC
|       |               |(EI# 45-2681649; DE)
|       |               |
|       |               |Cigna Corporate Services, LLC
|       |               |(EI 27-3396038, DE)
|       |               |
|       |               |Cigna Insurance Agency, LLC
|       |               |(EI # 27-1903785, CT)
|       |               |
|       |               |Ceres Sales of Ohio, LLC
|       |               |(EI # 34-1970892, OH)
|       |               |
|       |               |Central Reserve Life Insurance Company
|       |               |(EI # 34-0970995, NAIC # 61727, OH)
|       |               |       |
|       |               |       |Provident American Life & Health Insurance Company
|       |               |        (EI # 23-1335885, NAIC # 67903, OH)
|       |               |       |       |
|       |               |       |       |United Benefit Life Insurance Company
|       |               |       |       (EI # 75-2305400, NAIC # 65269, OH)
|       |               |       |
|       |               |Loyal American Life Insurance Company
|       |               |(EI # 63-0343428, NAIC # 65722, OH)
|       |               |       |
|       |               |       | American Retirement Life Insurance Company
|       |               |       (EI # 59-2760189, NAIC # 88366, OH)
|       |               |
|       |               |QualCare Alliance Networks, Inc.
|       |                       |
|       |                       |QualCare, Inc.
|       |                       |Scibal Associates, Inc.
|       |                       |QualCare Captive Insurance Company Inc., PCC
|       |                       |QualCare Management Resources Limited Liability Company
|       |                       |Health-Lynx, LLC
|       |
                        |Sterling Life Insurance Company
                        (EI # 13-1867829. NAIC # 77399.IL)
                                |Olympic Health Management Systems, Inc.
                                        |Olympic Health Management Services, Inc.

                        |WorldDoc, Inc.

                        |Omada Health, Inc.

|       | Cigna Health Management, Inc.
|       |(EI# 23-1728483, DE)
|       |
|       |Kronos Optimal Health Company
|       |(20-8064696, AZ)
|       |
|       |*Life Insurance Company of North America
|       | (EI# 23-1503749, NAIC # 65498, PA)
|       |       |
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*Cigna & CMB Life Insurance Company Limited
(remaining interest owned by an unaffiliated party)
Cigna & CMB Health Services Company, Ltd.

Cigna Direct Marketing Company, Inc.

Tel-Drug, Inc.

Cigna Global Wellbeing Holdings Limited

Cigna Global Wellbeing Solutions Limited
Vielife Services, Inc.

CG Individual Tax Benefit Payments, Inc.

CG Life Pension Benefits Payments, Inc.

CG LINA Pension Benefits Payments, Inc.

Cigna Federal Benefits, Inc.

Cigna Healthcare Benefits, Inc.

Cigna Integratedcare, Inc.

Cigna Managed Care Benefits Company

Cigna Re Corporation

Blodget & Hazard Limited

Cigna Resource Manager, Inc.

Connecticut General Benefit Payments, Inc.

Healthsource Benefits, Inc.

IHN, Inc.

LINA Benefit Payments, Inc.

Mediversal, Inc.

Universal Claims Administration

CareAllies, Inc.
Brighter, Inc ~~Brighter, Inc~~.
Patient Provider Alliance, Inc ~~Patient Provider Alliance, Inc~~.

Cigna Global Holdings, Inc.

Cigna International Corporation, Inc.

Cigna International Services, Inc.

Cigna International Marketing (Thailand) Limited

CGO Participatos LTDA

YCFM Servicos LTDA

*Cigna Global Reinsurance Company, Ltd.

Cigna Holdings Overseas, Inc.

Cigna Bellevue Alpha LLC

Cigna Linden Holdings, Inc.

Cigna Laurel Holdings, Ltd.

Cigna Palmetto Holdings, Ltd.

Cigna Apac Holdings Limited

Cigna Alder Holdings, LLC

+Cigna Walnut Holdings, Ltd.

Cigna Chestnut Holdings, Ltd.

*LINA Life Insurance Company of Korea

Cigna International Services Australia Pty Ltd.

Cigna Hong Kong Holdings Company Limited

Cigna Data Services (Shanghai) Company Limited

Cigna HLA Technology Services Limited

*Cigna Worldwide General Insurance Company Limited

*Cigna Worldwide Life Insurance Company Limited

Cigna International Health Services Sdn Bhd.

*Cigna Life Insurance New Zealand Limited

Grown Ups New Zealand Limited

*Cigna Life Insurance Company of Canada (AA-1560515)

Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited)

LINA Financial Service

Cigna Nederland Gamma B.V.

Cigna Finans Emeklilik Ve Hayat A.S.

RHP (Thailand) Limited

*Cigna Brokerage & Marketing (Thailand) Limited

KDM (Thailand) Limited

*Cigna Insurance Public Company Limited

Cigna Taiwan Life Assurance Company Limited

Cigna Myrtle Holdings, Ltd.

Cigna Elmwood Holdings, SPRL

Cigna Beechwood Holdings

Cigna Life Insurance Company of Europe S.A.-N.V.

Cigna Europe Insurance Company S.A.-N.V.

Cigna European Services (UK) Limited

Cigna 2000 UK Pension LTD

Cigna Oak Holdings, LTD.

Cigna Willow Holdings, LTD.

FirstAssist Administration Limited

Cigna Legal Protection U.K. Ltd.

Cigna Insurance Services (Europe) Ltd.

Cigna International Health Services, BVBA

Cigna International Health Services, LLC

Cigna International Health Services Kenya Limited

Cigna Sequoia Holdings, SPRL

Cigna Cedar Holdings, Ltd.

Cigna Insurance Middle East S.A.L.

Cigna Insurance Management Services (DIFC), Ltd.

Cigna Magnolia Holdings, Ltd.

Cigna Turkey Danismanlik Hizmetleri, A.S
(A/K/ACigna Turkey Consultancy Services, A.S.)

Cigna Nederland Alpha Cooperatief U.A.

Cigna Nederland Beta B.V.

Cigna Health Solution India Pvt. Ltd.

Cigna Poplar Holdings, Inc.

PT GAR Indonesia

PT PGU Indonesia

*Cigna Global Insurance Company Limited

Cigna TTK Health Insurance Company Limited

*Cigna Worldwide Insurance Company
(EI# 23-2088429, NAIC # 90859, DE)

*PT. Asuransi Cigna

Cigna Teak Holdings, LLC

2017 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 – Part 2 – Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 – General Expenses	11
Exhibit 3 – Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 – Dividends or Refunds	11
Exhibit 5 – Aggregate Reserve for Life Contracts	12
Exhibit 5 – Interrogatories	13
Exhibit 5A – Changes in Bases of Valuation During The Year	13
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 – Deposit-Type Contracts	15
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 1	16
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	55
Schedule A – Part 1	E01
Schedule A – Part 2	E02
Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12
Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17
Schedule DA – Verification Between Years	SI10
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E19
Schedule DB – Part A – Verification Between Years	SI11
Schedule DB – Part B – Section 1	E20
Schedule DB – Part B – Section 2	E21
Schedule DB – Part B – Verification Between Years	SI11
Schedule DB – Part C – Section 1	SI12
Schedule DB – Part C – Section 2	SI13
Schedule DB – Part D – Section 1	E22
Schedule DB – Part D – Section 2	E23
Schedule DB – Verification	SI14
Schedule DL – Part 1	E24
Schedule DL – Part 2	E25
Schedule E – Part 1 – Cash	E26
Schedule E – Part 2 – Cash Equivalents	E27
Schedule E – Part 3 – Special Deposits	E28
Schedule E – Verification Between Years	SI15
Schedule F	36
Schedule H – Accident and Health Exhibit – Part 1	37
Schedule H – Part 2, Part 3 and Part 4	38
Schedule H – Part 5 – Health Claims	39
Schedule S – Part 1 – Section 1	40
Schedule S – Part 1 – Section 2	41
Schedule S – Part 2	42
Schedule S – Part 3 – Section 1	43
Schedule S – Part 3 – Section 2	44
Schedule S – Part 4	45
Schedule S – Part 5	46
Schedule S – Part 6	47
Schedule S – Part 7	48
Schedule T – Part 2 Interstate Compact	50
Schedule T – Premiums and Annuity Considerations	49
Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y – Part 1A – Detail of Insurance Holding Company System	52
Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54