



ANNUAL STATEMENT

For the Year Ended December 31, 2018
of the Condition and Affairs of the

United Transportation Union Insurance Association

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

NAIC Company Code..... 56413

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

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

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

Commenced Business..... March 10, 1971

Statutory Home Office

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

Main Administrative Office

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

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

Mail Address

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

Primary Location of Books and Records

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

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

Internet Web Site Address

utuia.org

Statutory Statement Contact

Jeffery A Becker
(Name)
jbecker@utuia.org
(E-Mail Address)

216-228-9400
(Area Code) (Telephone Number) (Extension)
216-228-0411
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Kenneth L Laugel	President	2. Jeffery A Becker	Secretary
3. Jeffery A Becker	Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

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

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

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

(Signature)
Kenneth L Laugel

1. (Printed Name)
President

(Title)

(Signature)
Jeffery A Becker

2. (Printed Name)
Secretary

(Title)

(Signature)
Jeffery A Becker

3. (Printed Name)
Treasurer

(Title)

Subscribed and sworn to before me
This _____ day of _____ 2019

a. Is this an original filing?
b. If no

1. State the amendment number
2. Date filed
3. Number of pages attached

Yes [X] No []



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,151
2. Annuity considerations.....		300
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,451
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		2	600,000
21. Issued during year.....		1	25,000
22. Other changes to in force (net).....		(1)	(7,195)
23. In force December 31, current year.....		2	617,805

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	1,188	1,205			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	1,188	1,205	0	0	0
26. Totals (Line 24 + 25.7).....	1,188	1,205	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		89,447
2. Annuity considerations.....		1,913
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		91,360
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		95,886
10. Matured endowments.....		
11. Annuity benefits.....		18,149
12. Surrender values and withdrawals for life contracts.....		36,879
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		6,064
15. Total.....		156,978
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	6		101,171
Settled during current year:			
18.1 By payment in full.....	5		95,886
18.2 By payment on compromised claims.....			
18.3 Total paid.....	5		95,886
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	5		95,886
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		5,285
POLICY EXHIBIT			
20. In force December 31, prior year.....	308		8,583,798
21. Issued during year.....	3		70,000
22. Other changes to in force (net).....	(16)		(185,360)
23. In force December 31, current year.....	295		8,468,438

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	21,981	22,293		50	46
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	21,981	22,293	0	50	46
26. Totals (Line 24 + 25.7).....	21,981	22,293	0	50	46



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	140,467
2.	Annuity considerations.....	45,206
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	185,673
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	15
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	15
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	15
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	45,069
10.	Matured endowments.....	
11.	Annuity benefits.....	85,632
12.	Surrender values and withdrawals for life contracts.....	23,824
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	979
15.	Total.....	155,504

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	4	45,069
Settled during current year:			
18.1	By payment in full.....	4	45,069
18.2	By payment on compromised claims.....		
18.3	Total paid.....	4	45,069
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	4	45,069
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	335	13,361,951
21.	Issued during year.....	10	1,240,000
22.	Other changes to in force (net).....	(23)	(1,047,867)
23.	In force December 31, current year.....	322	13,554,084

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....64,698	65,619		9,760	8,970
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....64,698	65,619	0	9,760	8,970
26.	Totals (Line 24 + 25.7).....64,698	65,619	0	9,760	8,970



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		67,819
2. Annuity considerations.....		91,000
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		158,819
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		14
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		14
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		14
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		6,132
10. Matured endowments.....		
11. Annuity benefits.....		281,334
12. Surrender values and withdrawals for life contracts.....		38,707
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		3,407
15. Total.....		329,580

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		5,000
17. Incurred during current year.....	1		1,132
Settled during current year:			
18.1 By payment in full.....	3		6,132
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		6,132
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		6,132
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	157		9,915,681
21. Issued during year.....	5		482,961
22. Other changes to in force (net).....	(7)		(189,337)
23. In force December 31, current year.....	155		10,209,305

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	62,636	63,527		11,267	10,355
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	62,636	63,527	0	11,267	10,355
26. Totals (Line 24 + 25.7).....	62,636	63,527	0	11,267	10,355



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		708,678
2. Annuity considerations.....		646,877
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,355,555
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		265
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		265
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		265
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		360,964
10. Matured endowments.....		32,644
11. Annuity benefits.....		298,312
12. Surrender values and withdrawals for life contracts.....		152,607
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		15,291
15. Total.....		859,818

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	7		79,681
17. Incurred during current year.....	23		322,127
Settled during current year:			
18.1 By payment in full.....	28		393,608
18.2 By payment on compromised claims.....			
18.3 Total paid.....	28		393,608
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	28		393,608
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2		8,200
POLICY EXHIBIT			
20. In force December 31, prior year.....	1,825		79,627,400
21. Issued during year.....	151		7,780,166
22. Other changes to in force (net).....	(114)		(5,198,399)
23. In force December 31, current year.....	1,862		82,209,167

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	646,313	655,506		210,323	193,303
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	646,313	655,506	0	210,323	193,303
26. Totals (Line 24 + 25.7).....	646,313	655,506	0	210,323	193,303



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		96,923
2. Annuity considerations.....		42,200
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		139,123
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		60
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		60
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		60
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		14,905
10. Matured endowments.....		
11. Annuity benefits.....		74,148
12. Surrender values and withdrawals for life contracts.....		10,023
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		99,076
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	1,000
17. Incurred during current year.....	4	13,905
Settled during current year:		
18.1 By payment in full.....	5	14,905
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	14,905
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	14,905
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	294	11,264,511
21. Issued during year.....	7	593,739
22. Other changes to in force (net).....	(14)	(392,413)
23. In force December 31, current year.....	287	11,465,837

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	61,214	62,085			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	61,214	62,085	0	0	0
26. Totals (Line 24 + 25.7).....	61,214	62,085	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,414
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,414
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		13
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		13
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		13
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		7,856
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		7,856

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	926
17. Incurred during current year.....	(1)	(926)
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	15	173,225
21. Issued during year.....		
22. Other changes to in force (net).....	(1)	(58,652)
23. In force December 31, current year.....	14	114,573

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	6,932	7,031		13,417	12,331
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	6,932	7,031	0	13,417	12,331
26. Totals (Line 24 + 25.7).....	6,932	7,031	0	13,417	12,331



LIFE INSURANCE

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

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		9,769
2. Annuity considerations.....		5,000
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		14,769
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		25	1,055,984
21. Issued during year.....		1	16,952
22. Other changes to in force (net).....		(2)	(13,939)
23. In force December 31, current year.....		24	1,058,997

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	8,773	8,898			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	8,773	8,898	0	0	0
26. Totals (Line 24 + 25.7).....	8,773	8,898	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		12,168
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		12,168
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		4,217
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		547
15. Total.....		4,764
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	44		952,119
21. Issued during year.....	1		80,000
22. Other changes to in force (net).....	(2)		(32,331)
23. In force December 31, current year.....	43		999,788

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,347	3,395		2,267	2,084
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	3,347	3,395	0	2,267	2,084
26. Totals (Line 24 + 25.7).....	3,347	3,395	0	2,267	2,084



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		91,030
2. Annuity considerations.....		431,671
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		522,701
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		4
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		4
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		4
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		37,161
10. Matured endowments.....		
11. Annuity benefits.....		584,849
12. Surrender values and withdrawals for life contracts.....		12,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		3,795
15. Total.....		638,273
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	3	7,511
17. Incurred during current year.....	6	36,190
Settled during current year:		
18.1 By payment in full.....	6	37,161
18.2 By payment on compromised claims.....		
18.3 Total paid.....	6	37,161
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	6	37,161
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	6,540
POLICY EXHIBIT		
20. In force December 31, prior year.....	258	7,819,599
21. Issued during year.....	8	134,920
22. Other changes to in force (net).....	(8)	(554,854)
23. In force December 31, current year.....	258	7,399,665

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	26,861	27,243		9,300	8,547
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	26,861	27,243	0	9,300	8,547
26. Totals (Line 24 + 25.7).....	26,861	27,243	0	9,300	8,547



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		214,822
2. Annuity considerations.....		197,460
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		412,282
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		103,079
10. Matured endowments.....		
11. Annuity benefits.....		127,182
12. Surrender values and withdrawals for life contracts.....		35,549
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		10,904
15. Total.....		276,714

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		6,587
17. Incurred during current year.....	8		98,926
Settled during current year:			
18.1 By payment in full.....	9		103,079
18.2 By payment on compromised claims.....			
18.3 Total paid.....	9		103,079
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	9		103,079
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		2,434
POLICY EXHIBIT			
20. In force December 31, prior year.....	648		20,598,326
21. Issued during year.....	19		1,299,669
22. Other changes to in force (net).....	(31)		(1,466,379)
23. In force December 31, current year.....	636		20,431,616

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	99,712	101,131		29,427	27,045
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	99,712	101,131	0	29,427	27,045
26. Totals (Line 24 + 25.7).....	99,712	101,131	0	29,427	27,045



LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	5,415,488
2.	Annuity considerations.....	4,082,079
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	9,497,567
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	1,914
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	1,914
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	1,914
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	3,833,787
10.	Matured endowments.....	71,240
11.	Annuity benefits.....	6,938,941
12.	Surrender values and withdrawals for life contracts.....	1,475,333
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	158,685
15.	Total.....	12,477,986

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	93	730,843
17.	Incurred during current year.....	279	3,690,049
Settled during current year:			
18.1	By payment in full.....	328	3,905,027
18.2	By payment on compromised claims.....		
18.3	Total paid.....	328	3,905,027
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	328	3,905,027
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	44	515,865
POLICY EXHIBIT			
20.	In force December 31, prior year.....	17,185	600,220,201
21.	Issued during year.....	541	43,803,860
22.	Other changes to in force (net).....	(1,093)	(46,050,237)
23.	In force December 31, current year.....	16,633	597,973,824

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	3,590,321	3,641,406		1,366,204	1,255,622
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	3,590,321	3,641,406	0	1,366,204	1,255,622
26. Totals (Line 24 + 25.7).....	3,590,321	3,641,406	0	1,366,204	1,255,622



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56413

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

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

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		92,764
2. Annuity considerations.....		64,752
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		157,516
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		19
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		19
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		19
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		183,466
10. Matured endowments.....		
11. Annuity benefits.....		220,956
12. Surrender values and withdrawals for life contracts.....		11,778
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		2,552
15. Total.....		418,752
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	27,000
17. Incurred during current year.....	11	242,842
Settled during current year:		
18.1 By payment in full.....	8	183,466
18.2 By payment on compromised claims.....		
18.3 Total paid.....	8	183,466
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	8	183,466
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	86,376
POLICY EXHIBIT		
20. In force December 31, prior year.....	361	10,564,671
21. Issued during year.....	4	411,337
22. Other changes to in force (net).....	(13)	(312,201)
23. In force December 31, current year.....	352	10,663,807

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	48,972	49,669		16,367	15,042
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	48,972	49,669	0	16,367	15,042
26. Totals (Line 24 + 25.7).....	48,972	49,669	0	16,367	15,042



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		31,557
2. Annuity considerations.....		1,300
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		32,857
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,375
10. Matured endowments.....		
11. Annuity benefits.....		2,788
12. Surrender values and withdrawals for life contracts.....		12,939
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		1,172
15. Total.....		18,274
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	2	44,103
17. Incurred during current year.....	(1)	(42,728)
Settled during current year:		
18.1 By payment in full.....	1	1,375
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	1,375
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	1,375
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	150	3,216,598
21. Issued during year.....	13	1,384,018
22. Other changes to in force (net).....	(5)	(331,804)
23. In force December 31, current year.....	158	4,268,812

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	46,350	47,009		1,883	1,731
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,350	47,009	0	1,883	1,731
26. Totals (Line 24 + 25.7).....	46,350	47,009	0	1,883	1,731



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		499,446
2. Annuity considerations.....		348,800
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		848,246
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		140
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		140
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		140
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		583,178
10. Matured endowments.....		6,396
11. Annuity benefits.....		506,859
12. Surrender values and withdrawals for life contracts.....		225,041
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		13,627
15. Total.....		1,335,101

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	13		120,579
17. Incurred during current year.....	31		477,765
Settled during current year:			
18.1 By payment in full.....	42		589,574
18.2 By payment on compromised claims.....			
18.3 Total paid.....	42		589,574
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	42		589,574
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2		8,770
POLICY EXHIBIT			
20. In force December 31, prior year.....	1,451		47,016,667
21. Issued during year.....	31		1,843,216
22. Other changes to in force (net).....	(97)		(4,572,317)
23. In force December 31, current year.....	1,385		44,287,566

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	361,094	366,232		99,373	91,330
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	361,094	366,232	0	99,373	91,330
26. Totals (Line 24 + 25.7).....	361,094	366,232	0	99,373	91,330



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		209,625
2. Annuity considerations.....		40,508
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		250,133
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		168
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		168
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		168
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		226,138
10. Matured endowments.....		
11. Annuity benefits.....		54,895
12. Surrender values and withdrawals for life contracts.....		116,165
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		3,428
15. Total.....		400,626

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	3	28,013
17. Incurred during current year.....	13	198,125
Settled during current year:		
18.1 By payment in full.....	16	226,138
18.2 By payment on compromised claims.....		
18.3 Total paid.....	16	226,138
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	16	226,138
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	618	15,832,720
21. Issued during year.....	23	1,781,000
22. Other changes to in force (net).....	(30)	(478,962)
23. In force December 31, current year.....	611	17,134,758

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	127,783	129,602		7,400	6,801
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	127,783	129,602	0	7,400	6,801
26. Totals (Line 24 + 25.7).....	127,783	129,602	0	7,400	6,801



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	164,095
2.	Annuity considerations.....	310,852
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	474,947
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	46
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	46
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	46
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	184,201
10.	Matured endowments.....	
11.	Annuity benefits.....	576,789
12.	Surrender values and withdrawals for life contracts.....	20,320
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	5,422
15.	Total.....	786,732

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	8	62,745
17.	Incurred during current year.....	12	142,695
Settled during current year:			
18.1	By payment in full.....	17	184,201
18.2	By payment on compromised claims.....		
18.3	Total paid.....	17	184,201
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	17	184,201
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	21,239
POLICY EXHIBIT			
20.	In force December 31, prior year.....	627	18,183,887
21.	Issued during year.....	8	182,524
22.	Other changes to in force (net).....	(39)	(1,341,587)
23.	In force December 31, current year.....	596	17,024,824

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	79,068	80,193		6,550	6,020
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	79,068	80,193	0	6,550	6,020
26. Totals (Line 24 + 25.7).....	79,068	80,193	0	6,550	6,020



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	141,463
2.	Annuity considerations.....	2,872
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	144,335
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	96,372
10.	Matured endowments.....	
11.	Annuity benefits.....	64,660
12.	Surrender values and withdrawals for life contracts.....	39,984
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	10,700
15.	Total.....	211,716
DETAILS OF WRITE-INS		
1301.	.....	
1302.	.....	
1303.	.....	
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	9	104,312
Settled during current year:			
18.1	By payment in full.....	8	96,372
18.2	By payment on compromised claims.....		
18.3	Total paid.....	8	96,372
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	8	96,372
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	7,940
POLICY EXHIBIT			
20.	In force December 31, prior year.....	488	16,390,585
21.	Issued during year.....	16	2,234,000
22.	Other changes to in force (net).....	(27)	(1,783,016)
23.	In force December 31, current year.....	477	16,841,569

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....	42,146		7,500	6,893
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....	42,146	0	7,500	6,893
26.	Totals (Line 24 + 25.7).....	42,146	0	7,500	6,893



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		150,752
2. Annuity considerations.....		34,159
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		184,911
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		36,016
10. Matured endowments.....		
11. Annuity benefits.....		52,176
12. Surrender values and withdrawals for life contracts.....		22,168
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		5,494
15. Total.....		115,854
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	6		86,090
Settled during current year:			
18.1 By payment in full.....	3		36,016
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		36,016
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		36,016
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3		50,074
POLICY EXHIBIT			
20. In force December 31, prior year.....	379		17,516,740
21. Issued during year.....	7		590,000
22. Other changes to in force (net).....	(19)		(517,707)
23. In force December 31, current year.....	367		17,589,033

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	123,230	124,983		35,967	33,056
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	123,230	124,983	0	35,967	33,056
26. Totals (Line 24 + 25.7).....	123,230	124,983	0	35,967	33,056



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		13,366
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		13,366
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		19
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		19
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		19
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		3,000
10. Matured endowments.....		8,106
11. Annuity benefits.....		12,263
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		23,369
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		10,078
17. Incurred during current year.....	1		10,161
Settled during current year:			
18.1 By payment in full.....	2		11,106
18.2 By payment on compromised claims.....			
18.3 Total paid.....	2		11,106
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	2		11,106
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		9,133
POLICY EXHIBIT			
20. In force December 31, prior year.....	43		1,515,969
21. Issued during year.....	1		200,000
22. Other changes to in force (net).....	(4)		(335,681)
23. In force December 31, current year.....	40		1,380,288

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	10,523	10,673		1,800	1,654
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	10,523	10,673	0	1,800	1,654
26. Totals (Line 24 + 25.7).....	10,523	10,673	0	1,800	1,654



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		57,463
2. Annuity considerations.....		7,139
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		64,602
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		49
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		49
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		49
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		45,821
10. Matured endowments.....		
11. Annuity benefits.....		26,631
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		4,290
15. Total.....		76,742
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	10,000
17. Incurred during current year.....	6	36,350
Settled during current year:		
18.1 By payment in full.....	6	45,821
18.2 By payment on compromised claims.....		
18.3 Total paid.....	6	45,821
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	6	45,821
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	529
POLICY EXHIBIT		
20. In force December 31, prior year.....	219	5,996,205
21. Issued during year.....	4	193,242
22. Other changes to in force (net).....	(11)	(136,901)
23. In force December 31, current year.....	212	6,052,546

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	8,086	8,201		3,100	2,849
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	8,086	8,201	0	3,100	2,849
26. Totals (Line 24 + 25.7).....	8,086	8,201	0	3,100	2,849



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,860
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,860
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,000
10. Matured endowments.....		
11. Annuity benefits.....		18,848
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		19,848
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1		1,000
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....	1		1,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		1,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		1,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	18		204,782
21. Issued during year.....			
22. Other changes to in force (net).....			(16,351)
23. In force December 31, current year.....	18		188,431

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	702	712			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	702	712	0	0	0
26. Totals (Line 24 + 25.7).....	702	712	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		51,108
2. Annuity considerations.....		123,972
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		175,080
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		54
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		54
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		54
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		75,217
10. Matured endowments.....		
11. Annuity benefits.....		76,000
12. Surrender values and withdrawals for life contracts.....		33,798
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		1,338
15. Total.....		186,353
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		7,504
17. Incurred during current year.....	10		69,940
Settled during current year:			
18.1 By payment in full.....	11		75,217
18.2 By payment on compromised claims.....			
18.3 Total paid.....	11		75,217
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	11		75,217
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		2,227
POLICY EXHIBIT			
20. In force December 31, prior year.....	319		5,462,011
21. Issued during year.....	5		148,692
22. Other changes to in force (net).....	(22)		(648,726)
23. In force December 31, current year.....	302		4,961,977

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	28,080	28,479		23,950	22,011
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	28,080	28,479	0	23,950	22,011
26. Totals (Line 24 + 25.7).....	28,080	28,479	0	23,950	22,011



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR
NAIC Group Code.....0 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		82,519
2. Annuity considerations.....		8,960
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		91,479
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		17
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		17
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		17
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		13,984
10. Matured endowments.....		
11. Annuity benefits.....		84,987
12. Surrender values and withdrawals for life contracts.....		2,713
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		1,611
15. Total.....		103,295
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	2		13,984
Settled during current year:			
18.1 By payment in full.....	2		13,984
18.2 By payment on compromised claims.....			
18.3 Total paid.....	2		13,984
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	2		13,984
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	318		9,804,818
21. Issued during year.....	6		350,000
22. Other changes to in force (net).....	(9)		(235,018)
23. In force December 31, current year.....	315		9,919,800

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	42,087	42,686		107,740	99,019
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	42,087	42,686	0	107,740	99,019
26. Totals (Line 24 + 25.7).....	42,087	42,686	0	107,740	99,019



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		221,915
2. Annuity considerations.....		540,187
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		762,102
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		21
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		21
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		21
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		105,479
10. Matured endowments.....		
11. Annuity benefits.....		698,621
12. Surrender values and withdrawals for life contracts.....		57,637
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		4,803
15. Total.....		866,540

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		12,335
17. Incurred during current year.....	6		119,032
Settled during current year:			
18.1 By payment in full.....	5		105,479
18.2 By payment on compromised claims.....			
18.3 Total paid.....	5		105,479
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	5		105,479
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3		25,888
POLICY EXHIBIT			
20. In force December 31, prior year.....	762		24,025,677
21. Issued during year.....	8		657,680
22. Other changes to in force (net).....	(30)		(976,734)
23. In force December 31, current year.....	740		23,706,623

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	114,250	115,875		40,300	37,038
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	114,250	115,875	0	40,300	37,038
26. Totals (Line 24 + 25.7).....	114,250	115,875	0	40,300	37,038



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		43,346
2. Annuity considerations.....		5,467
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		48,813
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		19,856
12. Surrender values and withdrawals for life contracts.....		8,301
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		489
15. Total.....		28,646
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		15,807
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		15,807
POLICY EXHIBIT			
20. In force December 31, prior year.....	100		3,574,743
21. Issued during year.....	6		696,099
22. Other changes to in force (net).....			
23. In force December 31, current year.....	106		4,270,842

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	19,475	19,752		5,050	4,641
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	19,475	19,752	0	5,050	4,641
26. Totals (Line 24 + 25.7).....	19,475	19,752	0	5,050	4,641



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		29,068
2. Annuity considerations.....		98,288
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		127,356
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		20
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		20
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		20
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		16,592
10. Matured endowments.....		
11. Annuity benefits.....		29,391
12. Surrender values and withdrawals for life contracts.....		1,385
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		414
15. Total.....		47,782
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	10,098
17. Incurred during current year.....		6,494
Settled during current year:		
18.1 By payment in full.....	1	16,592
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	16,592
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	16,592
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	116	4,897,903
21. Issued during year.....	6	870,000
22. Other changes to in force (net).....	(4)	(83,727)
23. In force December 31, current year.....	118	5,684,176

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	24,421	24,769			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	24,421	24,769	0	0	0
26. Totals (Line 24 + 25.7).....	24,421	24,769	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		122,402
2. Annuity considerations.....		3,230
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		125,632
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		23,785
10. Matured endowments.....		2,893
11. Annuity benefits.....		103,877
12. Surrender values and withdrawals for life contracts.....		46,441
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		3,804
15. Total.....		180,800
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		5,005
17. Incurred during current year.....	3		38,531
Settled during current year:			
18.1 By payment in full.....	2		26,678
18.2 By payment on compromised claims.....			
18.3 Total paid.....	2		26,678
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	2		26,678
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3		16,858
POLICY EXHIBIT			
20. In force December 31, prior year.....	338		15,581,150
21. Issued during year.....	18		1,011,000
22. Other changes to in force (net).....	(19)		(1,809,663)
23. In force December 31, current year.....	337		14,782,487

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	44,747	45,384		18,150	16,681
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	44,747	45,384	0	18,150	16,681
26. Totals (Line 24 + 25.7).....	44,747	45,384	0	18,150	16,681



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		83,601
2. Annuity considerations.....		4,675
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		88,276
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		105,013
10. Matured endowments.....		
11. Annuity benefits.....		100,040
12. Surrender values and withdrawals for life contracts.....		15,603
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		2,004
15. Total.....		222,660
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	10		105,013
Settled during current year:			
18.1 By payment in full.....	10		105,013
18.2 By payment on compromised claims.....			
18.3 Total paid.....	10		105,013
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	10		105,013
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	383		10,952,890
21. Issued during year.....	3		51,979
22. Other changes to in force (net).....	(24)		(804,013)
23. In force December 31, current year.....	362		10,200,856

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	42,596	43,202		11,093	10,195
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	42,596	43,202	0	11,093	10,195
26. Totals (Line 24 + 25.7).....	42,596	43,202	0	11,093	10,195



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		169,061
2. Annuity considerations.....		12,700
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		181,761
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		11
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		11
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		11
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		30,000
10. Matured endowments.....		
11. Annuity benefits.....		54,255
12. Surrender values and withdrawals for life contracts.....		52,461
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		136,716
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		30,000
Settled during current year:			
18.1 By payment in full.....	1		30,000
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		30,000
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		30,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	347		22,627,448
21. Issued during year.....	9		1,577,751
22. Other changes to in force (net).....	(18)		(1,010,687)
23. In force December 31, current year.....	338		23,194,512

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	127,817	129,636		52,792	48,519
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	127,817	129,636	0	52,792	48,519
26. Totals (Line 24 + 25.7).....	127,817	129,636	0	52,792	48,519



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		0
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		3,500
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		3,500
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

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

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		145,314
2. Annuity considerations.....		5,250
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		150,564
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		148
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		148
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		148
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		45,486
10. Matured endowments.....		
11. Annuity benefits.....		194,003
12. Surrender values and withdrawals for life contracts.....		9,024
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		584
15. Total.....		249,097
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	3		45,486
Settled during current year:			
18.1 By payment in full.....	3		45,486
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		45,486
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		45,486
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	276		13,869,639
21. Issued during year.....	12		1,020,869
22. Other changes to in force (net).....	(24)		(1,046,215)
23. In force December 31, current year.....	264		13,844,293

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	259,398	263,088		85,493	78,573
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	259,398	263,088	0	85,493	78,573
26. Totals (Line 24 + 25.7).....	259,398	263,088	0	85,493	78,573



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		18,730
2. Annuity considerations.....		93,796
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		112,526
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		17,199
10. Matured endowments.....		
11. Annuity benefits.....		187,437
12. Surrender values and withdrawals for life contracts.....		13,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		215
15. Total.....		218,363
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		17,199
Settled during current year:			
18.1 By payment in full.....	1		17,199
18.2 By payment on compromised claims.....			
18.3 Total paid.....	1		17,199
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	1		17,199
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	49		3,563,400
21. Issued during year.....	4		172,539
22. Other changes to in force (net).....	(4)		(203,391)
23. In force December 31, current year.....	49		3,532,548

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	14,134	14,336		90,300	82,991
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,134	14,336	0	90,300	82,991
26. Totals (Line 24 + 25.7).....	14,134	14,336	0	90,300	82,991



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		7,939
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		7,939
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		4,220
12. Surrender values and withdrawals for life contracts.....		3,469
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		340
15. Total.....		8,029
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	1		290
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1		290
POLICY EXHIBIT			
20. In force December 31, prior year.....	53		1,186,306
21. Issued during year.....	1		50,000
22. Other changes to in force (net).....	(4)		(208,737)
23. In force December 31, current year.....	50		1,027,569

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	6,994	7,094		300	276
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	6,994	7,094	0	300	276
26. Totals (Line 24 + 25.7).....	6,994	7,094	0	300	276



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

1	
Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1. Life insurance.....	170,857
2. Annuity considerations.....	85,067
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	255,924
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	68
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	68
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	68
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	76,212
10. Matured endowments.....	
11. Annuity benefits.....	261,066
12. Surrender values and withdrawals for life contracts.....	179,218
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	14,436
15. Total.....	530,932

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

1		2
Number of Certificates		Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		
16. Unpaid December 31, prior year.....	5	12,822
17. Incurred during current year.....	7	68,665
Settled during current year:		
18.1 By payment in full.....	11	76,212
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	76,212
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	76,212
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,275
POLICY EXHIBIT		
20. In force December 31, prior year.....	504	14,664,835
21. Issued during year.....	12	708,376
22. Other changes to in force (net).....	(18)	(323,147)
23. In force December 31, current year.....	498	15,050,064

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	84,071	85,268		15,437	14,188
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	84,071	85,268	0	15,437	14,188
26. Totals (Line 24 + 25.7).....	84,071	85,268	0	15,437	14,188



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	273,643
2.	Annuity considerations.....	229,519
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	503,162
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	237
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	237
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	237
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	654,305
10.	Matured endowments.....	12,295
11.	Annuity benefits.....	894,831
12.	Surrender values and withdrawals for life contracts.....	48,888
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	5,022
15.	Total.....	1,615,341

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....	11	176,287
17.	Incurred during current year.....	40	667,733
Settled during current year:			
18.1	By payment in full.....	48	666,600
18.2	By payment on compromised claims.....		
18.3	Total paid.....	48	666,600
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	48	666,600
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	177,420
POLICY EXHIBIT			
20.	In force December 31, prior year.....	1,217	31,913,146
21.	Issued during year.....	18	928,672
22.	Other changes to in force (net).....	(244)	(10,792,518)
23.	In force December 31, current year.....	991	22,049,300

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	117,734	119,409		62,402	57,351
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	117,734	119,409	0	62,402	57,351
26. Totals (Line 24 + 25.7).....	117,734	119,409	0	62,402	57,351



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		45,755
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		45,755
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		5,408
10. Matured endowments.....		
11. Annuity benefits.....		27,245
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		2,516
15. Total.....		35,169
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	2		5,408
Settled during current year:			
18.1 By payment in full.....	2		5,408
18.2 By payment on compromised claims.....			
18.3 Total paid.....	2		5,408
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	2		5,408
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	136		5,169,693
21. Issued during year.....	1		50,000
22. Other changes to in force (net).....	(10)		(378,470)
23. In force December 31, current year.....	127		4,841,223

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	13,553	13,746		4,700	4,320
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	13,553	13,746	0	4,700	4,320
26. Totals (Line 24 + 25.7).....	13,553	13,746	0	4,700	4,320



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	15,157
2.	Annuity considerations.....	30,000
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	45,157
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	
10.	Matured endowments.....	
11.	Annuity benefits.....	65,716
12.	Surrender values and withdrawals for life contracts.....	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	522
15.	Total.....	66,238
DETAILS OF WRITE-INS		
1301.	.....	
1302.	.....	
1303.	.....	
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....	2	10,705
17.	Incurred during current year.....	(2)	(10,705)
Settled during current year:			
18.1	By payment in full.....		
18.2	By payment on compromised claims.....		
18.3	Total paid.....	0	0
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	82	1,879,840
21.	Issued during year.....	6	975,000
22.	Other changes to in force (net).....	(3)	(178,966)
23.	In force December 31, current year.....	85	2,675,874

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	14,514	14,721		1,200	1,103
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	14,514	14,721	0	1,200	1,103
26. Totals (Line 24 + 25.7).....	14,514	14,721	0	1,200	1,103



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	178,057
2.	Annuity considerations.....	159,709
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	337,766
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	114
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	114
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	114
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	136,463
10.	Matured endowments.....	
11.	Annuity benefits.....	160,782
12.	Surrender values and withdrawals for life contracts.....	39,099
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	7,029
15.	Total.....	343,373
DETAILS OF WRITE-INS		
1301.	.....	.....
1302.	.....	.....
1303.	.....	.....
1398.	Summary of remaining write-ins for Line 13 from overflow page.....	0
1399.	Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	6	14,004
17.	Incurred during current year.....	16	141,246
Settled during current year:			
18.1	By payment in full.....	20	136,463
18.2	By payment on compromised claims.....		
18.3	Total paid.....	20	136,463
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	20	136,463
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	18,787
POLICY EXHIBIT			
20.	In force December 31, prior year.....	696	19,907,853
21.	Issued during year.....	28	3,675,183
22.	Other changes to in force (net).....	(46)	(1,422,653)
23.	In force December 31, current year.....	678	22,160,383

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....	.....	.....	.....	.....	.....
Other Individual Certificates:					
25.1 Non-cancelable.....	.....	.....	.....	.....	.....
25.2 Guaranteed renewable.....	165,432	167,786	.....	90,867	83,512
25.3 Non-renewable for stated reasons only.....	.....	.....	.....	.....	.....
25.4 Other accident only.....	.....	.....	.....	.....	.....
25.5 Medicare Title XVIII exempt from state taxes or fees.....	.....	.....	.....	.....	.....
25.6 All Other.....	.....	.....	.....	.....	.....
25.7 Totals (sum of Lines 25.1 to 25.6).....	165,432	167,786	0	90,867	83,512
26. Totals (Line 24 + 25.7).....	165,432	167,786	0	90,867	83,512



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,769
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,769
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....			
21. Issued during year.....	2		205,935
22. Other changes to in force (net).....			
23. In force December 31, current year.....	2		205,935

ACCIDENT AND HEALTH INSURANCE

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



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		91,597
2. Annuity considerations.....		6,500
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		98,097
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		14
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		14
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		14
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		29,887
10. Matured endowments.....		
11. Annuity benefits.....		30,550
12. Surrender values and withdrawals for life contracts.....		25,891
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		527
15. Total.....		86,855

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	8,072
17. Incurred during current year.....	3	21,815
Settled during current year:		
18.1 By payment in full.....	4	29,887
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	29,887
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	29,887
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	325	11,144,028
21. Issued during year.....	11	1,205,000
22. Other changes to in force (net).....	(13)	(885,499)
23. In force December 31, current year.....	323	11,463,529

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	46,545	47,208		16,633	15,287
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,545	47,208	0	16,633	15,287
26. Totals (Line 24 + 25.7).....	46,545	47,208	0	16,633	15,287



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		6,225
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		6,225
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		42,703
12. Surrender values and withdrawals for life contracts.....		13,254
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		55,957
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....	0		0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	0		0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	35		851,767
21. Issued during year.....	1		25,000
22. Other changes to in force (net).....	(5)		(53,072)
23. In force December 31, current year.....	31		823,695

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	6,421	6,512			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	6,421	6,512	0	0	0
26. Totals (Line 24 + 25.7).....	6,421	6,512	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		94,807
2. Annuity considerations.....		800
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		95,607
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		31,750
10. Matured endowments.....		
11. Annuity benefits.....		81,818
12. Surrender values and withdrawals for life contracts.....		62,070
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		5,824
15. Total.....		181,462
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....	3		31,750
Settled during current year:			
18.1 By payment in full.....	3		31,750
18.2 By payment on compromised claims.....			
18.3 Total paid.....	3		31,750
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	3		31,750
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	365		11,121,871
21. Issued during year.....	4		883,024
22. Other changes to in force (net).....	(23)		(1,496,615)
23. In force December 31, current year.....	346		10,508,280

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	46,482	47,143		57,080	52,460
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	46,482	47,143	0	57,080	52,460
26. Totals (Line 24 + 25.7).....	46,482	47,143	0	57,080	52,460



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1
		Life and Annuities
1.	Life insurance.....	291,121
2.	Annuity considerations.....	273,507
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	564,628
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	185
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	185
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	185
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	206,432
10.	Matured endowments.....	2,258
11.	Annuity benefits.....	524,077
12.	Surrender values and withdrawals for life contracts.....	45,814
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	6,609
15.	Total.....	785,190

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year.....	4	11,962
17.	Incurred during current year.....	13	214,729
Settled during current year:			
18.1	By payment in full.....	15	208,690
18.2	By payment on compromised claims.....		
18.3	Total paid.....	15	208,690
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	15	208,690
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	18,001
POLICY EXHIBIT			
20.	In force December 31, prior year.....	845	34,150,605
21.	Issued during year.....	25	2,834,860
22.	Other changes to in force (net).....	(42)	(1,000,463)
23.	In force December 31, current year.....	828	35,985,002

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	238,490	241,883		130,684	120,101
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	238,490	241,883	0	130,684	120,101
26. Totals (Line 24 + 25.7).....	238,490	241,883	0	130,684	120,101



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		31,911
2. Annuity considerations.....		9,838
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		41,749
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		37
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		37
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		37
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		12,967
10. Matured endowments.....		309
11. Annuity benefits.....		2,041
12. Surrender values and withdrawals for life contracts.....		25,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		903
15. Total.....		41,688

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	1	987
17. Incurred during current year.....	4	12,289
Settled during current year:		
18.1 By payment in full.....	5	13,276
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	13,276
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	13,276
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	162	3,802,236
21. Issued during year.....	5	255,000
22. Other changes to in force (net).....	(12)	(180,668)
23. In force December 31, current year.....	155	3,876,568

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	16,844	17,084		10,295	9,462
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	16,844	17,084	0	10,295	9,462
26. Totals (Line 24 + 25.7).....	16,844	17,084	0	10,295	9,462



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		128,009
2. Annuity considerations.....		9,650
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		137,659
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		43
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		43
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		43
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		27,459
10. Matured endowments.....		6,339
11. Annuity benefits.....		27,791
12. Surrender values and withdrawals for life contracts.....		6,961
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		7,055
15. Total.....		75,605

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		11,661
17. Incurred during current year.....	5		22,137
Settled during current year:			
18.1 By payment in full.....	7		33,798
18.2 By payment on compromised claims.....			
18.3 Total paid.....	7		33,798
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	7		33,798
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		0
POLICY EXHIBIT			
20. In force December 31, prior year.....	388		13,738,986
21. Issued during year.....	7		695,000
22. Other changes to in force (net).....	(6)		(107,571)
23. In force December 31, current year.....	389		14,326,415

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	58,388	59,219		18,407	16,917
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	58,388	59,219	0	18,407	16,917
26. Totals (Line 24 + 25.7).....	58,388	59,219	0	18,407	16,917



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		416
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		416
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....			
17. Incurred during current year.....			
Settled during current year:			
18.1 By payment in full.....			
18.2 By payment on compromised claims.....			
18.3 Total paid.....		0	0
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		0	0
POLICY EXHIBIT			
20. In force December 31, prior year.....		6	48,829
21. Issued during year.....			
22. Other changes to in force (net).....			(2,494)
23. In force December 31, current year.....		6	46,335

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	166	168			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	166	168	0	0	0
26. Totals (Line 24 + 25.7).....	166	168	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		42,244
2. Annuity considerations.....		6,700
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		48,944
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		10
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		10
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		10
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		49,977
12. Surrender values and withdrawals for life contracts.....		
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		300
15. Total.....		50,277
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	1,147
17. Incurred during current year.....	(1)	(1,147)
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	113	6,539,453
21. Issued during year.....	10	2,330,000
22. Other changes to in force (net).....	(8)	(885,536)
23. In force December 31, current year.....	115	7,983,917

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	44,835	45,473		2,500	2,298
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	44,835	45,473	0	2,500	2,298
26. Totals (Line 24 + 25.7).....	44,835	45,473	0	2,500	2,298



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		80,175
2. Annuity considerations.....		13,056
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		93,231
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		64
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		64
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		64
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		48,882
10. Matured endowments.....		
11. Annuity benefits.....		41,063
12. Surrender values and withdrawals for life contracts.....		9,118
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		624
15. Total.....		99,687
DETAILS OF WRITE-INS		
1301.		
1302.		
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page.....		0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....		0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	2		6,104
17. Incurred during current year.....	4		50,727
Settled during current year:			
18.1 By payment in full.....	4		48,882
18.2 By payment on compromised claims.....			
18.3 Total paid.....	4		48,882
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	4		48,882
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2		7,949
POLICY EXHIBIT			
20. In force December 31, prior year.....	369		11,106,356
21. Issued during year.....	1		125,000
22. Other changes to in force (net).....	(9)		(67,738)
23. In force December 31, current year.....	361		11,163,618

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	49,672	50,379		300	276
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	49,672	50,379	0	300	276
26. Totals (Line 24 + 25.7).....	49,672	50,379	0	300	276



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

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

1	
Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1. Life insurance.....	67,564
2. Annuity considerations.....	74,831
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	142,395
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	59
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	59
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	59
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	72,504
10. Matured endowments.....	
11. Annuity benefits.....	146,087
12. Surrender values and withdrawals for life contracts.....	1,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	3,088
15. Total.....	223,474
DETAILS OF WRITE-INS	
1301.	
1302.	
1303.	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 through 1303 plus 1398) (Line 13 above).....	0

1		2
Number of Certificates		Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		
16. Unpaid December 31, prior year.....	4	37,927
17. Incurred during current year.....	6	55,420
Settled during current year:		
18.1 By payment in full.....	7	72,504
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	72,504
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	72,504
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	20,843
POLICY EXHIBIT		
20. In force December 31, prior year.....	283	5,821,038
21. Issued during year.....	1	20,000
22. Other changes to in force (net).....	(9)	(388,706)
23. In force December 31, current year.....	275	5,452,332

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....	35,931	36,442		23,820	21,892
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	35,931	36,442	0	23,820	21,892
26. Totals (Line 24 + 25.7).....	35,931	36,442	0	23,820	21,892



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1.	Life insurance.....	121,099
2.	Annuity considerations.....	14,368
3.	Deposit-type contract funds.....	
4.	Other considerations.....	
5.	Total (Lines 1 to 4).....	135,467
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1	Paid in cash or left on deposit.....	
6.2	Applied to pay renewal premiums.....	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4	Other.....	
6.5	Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:		
7.1	Paid in cash or left on deposit.....	
7.2	Applied to provide paid-up annuities.....	
7.3	Other.....	
7.4	Total (Sum of Lines 7.1 to 7.3).....	0
8.	Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID		
9.	Death benefits.....	75,000
10.	Matured endowments.....	
11.	Annuity benefits.....	5,664
12.	Surrender values and withdrawals for life contracts.....	14,963
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14.	All other benefits, except accident & health.....	956
15.	Total.....	96,583

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year.....		
17.	Incurred during current year.....	2	75,000
Settled during current year:			
18.1	By payment in full.....	2	75,000
18.2	By payment on compromised claims.....		
18.3	Total paid.....	2	75,000
18.4	Reduction by compromise.....		
18.5	Amount rejected.....		
18.6	Total settlements.....	2	75,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT			
20.	In force December 31, prior year.....	333	22,422,262
21.	Issued during year.....	18	1,738,457
22.	Other changes to in force (net).....	(23)	(1,885,957)
23.	In force December 31, current year.....	328	22,274,762

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates.....				
Other Individual Certificates:					
25.1	Non-cancelable.....				
25.2	Guaranteed renewable.....75,606	76,682		30,960	28,454
25.3	Non-renewable for stated reasons only.....				
25.4	Other accident only.....				
25.5	Medicare Title XVIII exempt from state taxes or fees.....				
25.6	All Other.....				
25.7	Totals (sum of Lines 25.1 to 25.6).....75,606	76,682	0	30,960	28,454
26.	Totals (Line 24 + 25.7).....75,606	76,682	0	30,960	28,454

United Transportation Union Insurance Association
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	3,943,513
2. Current year's realized pre-tax capital gains/(losses) of \$.....(159,322) transferred into the reserve net of taxes of \$.....0.....	(159,322)
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	(25,545)
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	3,758,646
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	694,288
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	3,064,358

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018.....	699,799	(5,511)		694,288
2. 2019.....	584,752	(11,169)	(25,545)	548,038
3. 2020.....	464,592	(10,709)		453,883
4. 2021.....	349,692	(12,678)		337,014
5. 2022.....	272,907	(14,820)		258,087
6. 2023.....	214,142	(17,141)		197,001
7. 2024.....	176,726	(16,571)		160,155
8. 2025.....	157,150	(13,565)		143,585
9. 2026.....	141,343	(10,309)		131,034
10. 2027.....	124,004	(6,876)		117,128
11. 2028.....	107,007	(3,283)		103,724
12. 2029.....	97,536	(1,595)		95,941
13. 2030.....	98,051	(1,606)		96,445
14. 2031.....	92,554	(1,705)		90,849
15. 2032.....	78,817	(1,755)		77,062
16. 2033.....	65,501	(1,815)		63,686
17. 2034.....	54,938	(1,910)		53,028
18. 2035.....	46,047	(1,964)		44,083
19. 2036.....	38,698	(2,069)		36,629
20. 2037.....	29,930	(2,169)		27,761
21. 2038.....	23,279	(2,224)		21,055
22. 2039.....	16,234	(2,288)		13,946
23. 2040.....	8,260	(2,326)		5,934
24. 2041.....	2,909	(2,305)		604
25. 2042.....	(448)	(2,378)		(2,826)
26. 2043.....	(868)	(2,362)		(3,230)
27. 2044.....	(69)	(2,192)		(2,261)
28. 2045.....	29	(1,745)		(1,716)
29. 2046.....		(1,253)		(1,253)
30. 2047.....		(761)		(761)
31. 2048 and Later.....		(268)		(268)
32. Total (Lines 1 to 31).....	3,943,512	(159,322)	(25,545)	3,758,645

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	697,256		697,256	2,607,168	110,884	2,718,053	3,415,309
2. Realized capital gains/(losses) net of taxes - General Account.....	(255,000)		(255,000)	388,807		388,807	133,807
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0	(2,286,348)		(2,286,348)	(2,286,348)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	171,063		171,063			0	171,063
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	613,319	0	613,319	709,627	110,884	820,512	1,433,831
9. Maximum reserve.....	919,761		919,761	2,465,907		2,465,907	3,385,668
10. Reserve objective.....	636,902		636,902	2,465,907		2,465,907	3,102,809
11. 20% of (Line 10 minus Line 8).....	4,717	0	4,717	351,256	(22,177)	329,079	333,796
12. Balance before transfers (Lines 8 + 11).....	618,036	0	618,036	1,060,883	88,707	1,149,591	1,767,627
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0		(88,707)	(88,707)	(88,707)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	618,036	0	618,036	1,060,883	0	1,060,884	1,678,920

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1		Exempt obligations.....	23,006,786	.XXX.	XXX.....	23,006,786	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	112,916,714	.XXX.	XXX.....	112,916,714	0.0004	45,167	0.0023	259,708	0.0030	338,750
3	2	High quality.....	60,846,963	.XXX.	XXX.....	60,846,963	0.0019	115,609	0.0058	352,912	0.0090	547,623
4	3	Medium quality.....		.XXX.	0	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality.....	592,400	.XXX.	XXX.....	592,400	0.0213	12,618	0.0530	31,397	0.0750	44,430
6	5	Lower quality.....		.XXX.	0	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	
9		Total long-term bonds (sum of Lines 1 through 8).....	197,362,863	.XXX.	XXX.....	197,362,863	XXX.	173,394	XXX.	644,018	XXX.	930,803
		PREFERRED STOCKS										
10	1	Highest quality.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		.XXX.	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		.XXX.	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		.XXX.	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	0
		SHORT-TERM BONDS										
18		Exempt obligations.....		.XXX.	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....		.XXX.	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		.XXX.	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 through 24).....	0	.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	0
		DERIVATIVE INSTRUMENTS										
26		Exchange traded.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		.XXX.	XXX.....	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		.XXX.	XXX.....	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		.XXX.	XXX.....	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		.XXX.	XXX.....	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		.XXX.	XXX.....	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		.XXX.	XXX.....	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	.XXX.	XXX.....	0	XXX.	0	XXX.	0	XXX.	0
34		Total (Lines 9 + 17 + 25 + 33).....	197,362,863	.XXX.	XXX.....	197,362,863	XXX.	173,394	XXX.	644,018	XXX.	930,803

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

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

NONE

ASSET VALUATION RESERVE
Basic Contribution, Reserve Objective and Maximum Reserve Calculations
Equity and Other Invested Asset Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public.....	18,968,515	XXX	XXX	18,968,515	0.0000	0	(a).....0.1300	2,465,907	(a).....0.1300	2,465,907
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
6		Fixed income highest quality.....				0	XXX		XXX		XXX	
7		Fixed income high quality.....				0	XXX		XXX		XXX	
8		Fixed income medium quality.....				0	XXX		XXX		XXX	
9		Fixed income low quality.....				0	XXX		XXX		XXX	
10		Fixed income lower quality.....				0	XXX		XXX		XXX	
11		Fixed income in or near default.....				0	XXX		XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....	0	(a).....	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
14		Real estate.....				0	(b).....	0	(b).....	0	(b).....	0
15		Affiliated - certain other (see SVO Purposes and Procedures Manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17		Total common stock (sum of Lines 1 through 16).....	18,968,515	0	0	18,968,515	XXX	0	XXX	2,465,907	XXX	2,465,907
		REAL ESTATE										
18		Home office property (General Account only).....				0	0.0000	0	0.0750	0	0.0750	0
19		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	0	0	0	0	XXX	0	XXX	0	XXX	0
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1.	Premiums written.....	3,590,321	XXX		XXX		XXX	3,590,321	XXX		XXX		XXX	XXX
2.	Premiums earned.....	3,641,406	XXX		XXX		XXX	3,641,406	XXX		XXX		XXX	XXX
3.	Incurred claims.....	1,442,965	39.6	0	0.0	0	0.0	1,442,965	39.6	0	0.0	0	0.0	0.0
4.	Cost containment expenses.....	0	0.0		0.0		0.0		0.0		0.0		0.0	0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	1,442,965	39.6	0	0.0	0	0.0	1,442,965	39.6	0	0.0	0	0.0	0.0
6.	Increase in contract reserves.....	(87,440)	(2.4)	0	0.0	0	0.0	(87,440)	(2.4)	0	0.0	0	0.0	0.0
7.	Commissions (a).....	590,340	16.2		0.0		0.0	590,340	16.2		0.0		0.0	0.0
8.	Other general insurance expenses.....	1,600,460	44.0		0.0		0.0	1,600,460	44.0		0.0		0.0	0.0
9.	Taxes, licenses and fees.....	65,594	1.8		0.0		0.0	65,594	1.8		0.0		0.0	0.0
10.	Total other expenses incurred.....	2,256,394	62.0	0	0.0	0	0.0	2,256,394	62.0	0	0.0	0	0.0	0.0
11.	Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0.0
12.	Gain from underwriting before dividends or refunds.....	29,487	0.8	0	0.0	0	0.0	29,487	0.8	0	0.0	0	0.0	0.0
13.	Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0	0.0
14.	Gain from underwriting after dividends or refunds.....	29,487	0.8	0	0.0	0	0.0	29,487	0.8	0	0.0	0	0.0	0.0

DETAILS OF WRITE-INS

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Contracts				
	Total	Collectively Renewable	3	4	5	6	7
			Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES							
A. Premium Reserves:							
1. Unearned premiums.....	0						
2. Advance premiums.....	31,856			31,856			
3. Reserve for rate credits.....	0						
4. Total premium reserves, current year.....	31,856	0	0	31,856	0	0	0
5. Total premium reserves, prior year.....	121,552			121,552			
6. Increase in total premium reserves.....	(89,696)	0	0	(89,696)	0	0	0
B. Contract Reserves:							
1. Additional reserves (a).....	4,116,972			4,116,972			
2. Reserve for future contingent benefits.....	0						
3. Total contract reserves, current year.....	4,116,972	0	0	4,116,972	0	0	0
4. Total contract reserves, prior year.....	4,204,412			4,204,412			
5. Increase in contract reserves.....	(87,440)	0	0	(87,440)	0	0	0
C. Claim Reserves and Liabilities:							
1. Total current year.....	915,030	0	0	915,030	0	0	0
2. Total prior year.....	838,267			838,267			
3. Increase.....	76,763	0	0	76,763	0	0	0

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

1. Claims Paid During the Year:							
1.1 On claims incurred prior to current year.....	625,214			625,214			
1.2 On claims incurred during current year.....	740,988			740,988			
2. Claim Reserves and Liabilities, December 31, Current Year:							
2.1 On claims incurred prior to current year.....	288,788			288,788			
2.2 On claims incurred during current year.....	626,242			626,242			
3. Test:							
3.1 Line 1.1 plus 2.1.....	914,002	0	0	914,002	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year.....	838,267			838,267			
3.3 Line 3.1 minus Line 3.2.....	75,735	0	0	75,735	0	0	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:							
1. Premiums written.....	0						
2. Premiums earned.....	0						
3. Incurred claims.....	0						
4. Commissions.....	0						
B. Reinsurance Ceded:							
1. Premiums written.....	0						
2. Premiums earned.....	0						
3. Incurred claims.....	0						
4. Commissions.....	0						

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

NONE

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

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	1,442,965			1,442,965
2. Beginning claim reserves and liabilities.....	838,267			838,267
3. Ending claim reserves and liabilities.....	915,030			915,030
4. Claims paid.....	1,366,202	0	0	1,366,202
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....				0
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	0	0	0	0
D. Net:				
13. Incurred claims.....	1,442,965	0	0	1,442,965
14. Beginning claim reserves and liabilities.....	838,267	0	0	838,267
15. Ending claim reserves and liabilities.....	915,030	0	0	915,030
16. Claims paid.....	1,366,202	0	0	1,366,202
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	1,442,965			1,442,965
18. Beginning reserves and liabilities.....	838,267			838,267
19. Ending reserves and liabilities.....	915,030			915,030
20. Paid claims and cost containment expenses.....	1,366,202	0	0	1,366,202

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

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

Sch. S - Pt. 2
NONE

SCHEDULE S - PART 3 - SECTION 1

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

1	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount In Force at End of Year	9	10	Premiums	12	13	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
								Current Year	Prior Year		Current Year	Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	YRT/I.....	XXXL.....	72,668,427	128,703	125,822	192,603				
88099.....	75-1608507....	05/15/1994	Optimum Re Ins Co.....	TX.....	CO/I.....	XXXL.....	2,015	47	42	5				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	YRT/I.....	XXXL.....	14,334,320	51,139	43,905	98,222				
93572.....	43-1235868....	12/08/1998	Reinsurance Group of America, Inc.....	MO.....	CO/I.....	XXXL.....	4,786,526	26,163	28,794	32,798				
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						91,791,288	206,052	198,563	323,628	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						91,791,288	206,052	198,563	323,628	0	0	0	0
1199999.	Total - General Account - Authorized.....						91,791,288	206,052	198,563	323,628	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						91,791,288	206,052	198,563	323,628	0	0	0	0
6999999.	Total U.S.....						91,791,288	206,052	198,563	323,628	0	0	0	0
9999999.	Total.....						91,791,288	206,052	198,563	323,628	0	0	0	0

Sch. S - Pt. 3 - Sn. 2
NONE

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

SCHEDULE S - PART 6

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

	1 2018	2 2017	3 2016	4 2015	5 2014
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	324	296	268	344	340
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....	20	177	64	188	43
4. Surrender benefits and withdrawals for life contracts.....					
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					
9. Aggregate reserves for life and accident and health contracts.....	206	199	214	214	215
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....					
12. Amounts recoverable on reinsurance.....					
13. Experience rating refunds due or unpaid.....			219,766		
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....					
23. Funds deposited by and withheld from (F).....					
24. Letters of credit (L).....					
25. Trust agreements (T).....					
26. Other (O).....					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	223,882,173		223,882,173
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	111,391		111,391
4. Net credit for ceded reinsurance.....	.XXX	206,052	206,052
5. All other admitted assets (balance).....	2,562,426		2,562,426
6. Total assets excluding Separate Accounts (Line 26).....	226,555,990	206,052	226,762,042
7. Separate Account assets (Line 27).....			0
8. Total assets (Line 28).....	226,555,990	206,052	226,762,042
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	161,563,353	206,052	161,769,405
10. Liability for deposit-type contracts (Line 3).....	4,119,358		4,119,358
11. Claim reserves (Line 4).....	1,281,818		1,281,818
12. Member refunds/reserves (Lines 5 through 6).....			0
13. Premium & annuity considerations received in advance (Line 7).....	238,821		238,821
14. Other contract liabilities (Line 8).....	3,064,358		3,064,358
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 21.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 21.3 inset amount).....			0
19. All other liabilities (balance).....	2,459,036		2,459,036
20. Total liabilities excluding Separate Accounts (Line 23).....	172,726,744	206,052	172,932,796
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	172,726,744	206,052	172,932,796
23. Capital & surplus (Line 30).....	53,829,246	.XXX	53,829,246
24. Total liabilities, capital & surplus (Line 31).....	226,555,990	206,052	226,762,042
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	206,052		
26. Claim reserves.....	0		
27. Member refunds/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	206,052		
34. Premiums and considerations.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	0		
41. Total net credit for ceded reinsurance.....	206,052		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.							
1.	Alabama.....	AL	89,447	1,913	6,701		98,061
2.	Alaska.....	AK	1,151	300	362		1,813
3.	Arizona.....	AZ	67,819	91,000	19,097		177,916
4.	Arkansas.....	AR	140,467	45,206	19,725		205,398
5.	California.....	CA	708,678	646,877	197,047		1,552,602
6.	Colorado.....	CO	96,923	42,200	18,663		157,786
7.	Connecticut.....	CT	3,414		2,113		5,527
8.	Delaware.....	DE	12,168		1,020		13,188
9.	District of Columbia.....	DC	9,769	5,000	2,675		17,444
10.	Florida.....	FL	91,030	431,671	8,189		530,890
11.	Georgia.....	GA	214,822	197,460	30,400		442,682
12.	Hawaii.....	HI					0
13.	Idaho.....	ID	31,557	1,300	14,131		46,988
14.	Illinois.....	IL	499,443	348,800	110,090		958,333
15.	Indiana.....	IN	209,625	40,508	38,958		289,091
16.	Iowa.....	IA	92,764	64,752	14,931		172,447
17.	Kansas.....	KS	164,095	310,852	24,106		499,053
18.	Kentucky.....	KY	141,463	2,872	12,849		157,184
19.	Louisiana.....	LA	150,752	34,159	37,570		222,481
20.	Maine.....	ME	3,860		214		4,074
21.	Maryland.....	MD	57,463	7,139	2,465		67,067
22.	Massachusetts.....	MA	13,366		3,208		16,574
23.	Michigan.....	MI	51,108	123,972	8,561		183,641
24.	Minnesota.....	MN	82,519	8,960	12,831		104,310
25.	Mississippi.....	MS	43,346	5,467	5,938		54,751
26.	Missouri.....	MO	221,915	540,187	34,832		796,934
27.	Montana.....	MT	29,068	98,288	7,445		134,801
28.	Nebraska.....	NE	169,061	12,700	38,969		220,730
29.	Nevada.....	NV	7,939		2,132		10,071
30.	New Hampshire.....	NH					0
31.	New Jersey.....	NJ	145,314	5,250	79,085		229,649
32.	New Mexico.....	NM	18,730	93,796	4,309		116,835
33.	New York.....	NY	170,857	85,067	25,631		281,555
34.	North Carolina.....	NC	122,402	3,230	13,642		139,274
35.	North Dakota.....	ND	83,601	4,675	12,987		101,263
36.	Ohio.....	OH	273,646	229,519	35,895		539,060
37.	Oklahoma.....	OK	45,755		4,132		49,887
38.	Oregon.....	OR	15,157	30,000	4,425		49,582
39.	Pennsylvania.....	PA	178,057	159,709	50,436		388,202
40.	Rhode Island.....	RI	1,769		9		1,778
41.	South Carolina.....	SC	91,597	6,500	14,191		112,288
42.	South Dakota.....	SD	6,225		1,957		8,182
43.	Tennessee.....	TN	94,807	800	14,171		109,778
44.	Texas.....	TX	291,121	273,507	72,710		637,338
45.	Utah.....	UT	31,911	9,838	5,135		46,884
46.	Vermont.....	VT	416		50		466
47.	Virginia.....	VA	128,009	9,650	17,801		155,460
48.	Washington.....	WA	42,244	6,700	13,669		62,613
49.	West Virginia.....	WV	67,564	74,831	10,955		153,350
50.	Wisconsin.....	WI	80,175	13,056	15,144		108,375
51.	Wyoming.....	WY	121,099	14,368	23,051		158,518
52.	American Samoa.....	AS					0
53.	Guam.....	GU					0
54.	Puerto Rico.....	PR					0
55.	US Virgin Islands.....	VI					0
56.	Northern Mariana Islands.....	MP					0
57.	Canada.....	CAN					0
58.	Aggregate Other Alien.....	OT					0
59.	Totals.....		5,415,488	4,082,079	1,094,611	0	10,592,178

Sch. Y - Pt. 1A
NONE

Sch. Y - Pt. 2
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- EXPLANATIONS:
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10. The data for this supplement is not required to be filed.

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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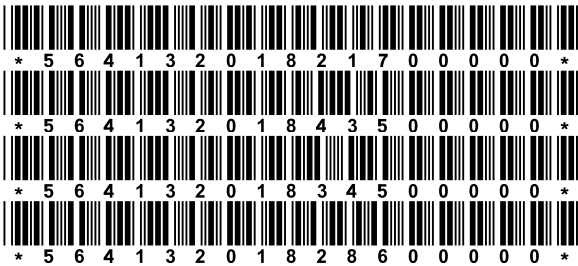
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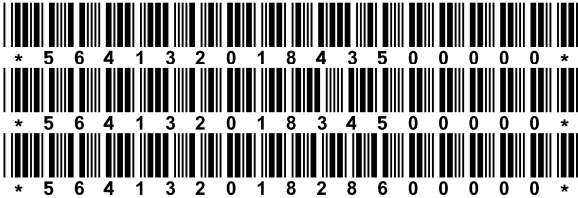
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43. The data for this supplement is not required to be filed.



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



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



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



47.

United Transportation Union Insurance Association
Overflow Page for Write-Ins

Additional Write-ins for Exhibit 2:

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
Life	Containment	Other	Aggregate of All Other Lines of Business	Investment	Fraternal	Total		
							09.304 MISCELLAENOUS EXPENSE.....	3,423
09.397	Summary of remaining write-ins for Line 9.3.....	3,423	0	1,266	0	0	0	4,689

NONE

2018 ALPHABETICAL INDEX FRATERNAL ANNUAL STATEMENT BLANK			
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Asset Valuation Reserve Equity Component	29	Schedule D – Part 5	E15
Asset Valuation Reserve	26	Schedule D – Part 6 – Section 1	E16
Assets	2	Schedule D – Part 6 – Section 2	E16
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Exhibit 1 – Part 2 – Refunds Applied, Reinsurance Commissions and Expense	10	Schedule DA – Part 1	E17
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