



ANNUAL STATEMENT

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

Loyal American Life Insurance Company

NAIC Group Code.....	0901, 0901	NAIC Company Code.....	65722	Employer's ID Number.....	63-0343428
	(Current Period) (Prior Period)				
Organized under the Laws of OH		State of Domicile or Port of Entry OH		Country of Domicile	US
Incorporated/Organized.....	May 18, 1955	Commenced Business.....	July 4, 1955		
Statutory Home Office	1300 East Ninth Street .. Cleveland .. OH .. US .. 44114 (Street and Number) (City or Town, State, Country and Zip Code)				
Main Administrative Office	11200 Lakeline Blvd., Suite 100 .. Austin .. TX .. US .. 78717 (Street and Number) (City or Town, State, Country and Zip Code)				
Mail Address	11200 Lakeline Blvd., Suite 100 .. Austin .. TX .. US .. 78717 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)				
Primary Location of Books and Records	11200 Lakeline Blvd., Suite 100 .. Austin .. TX .. US .. 78717 (Street and Number) (City or Town, State, Country and Zip Code)				
Internet Web Site Address	www.CignaSupplementalBenefits.com				
Statutory Statement Contact	Renee Wilkins Feldman (Name)				
	CSBFinRpt@cigna.com (E-Mail Address)				

OFFICERS

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

OTHER

Gregory John Czar	Executive Vice President and Chief Financial Officer	Timothy Andrew Bulat #	Vice President and Chief Actuary
David Lawrence Chambers	Vice President-Sales and Marketing	Mark Fleming	Vice President and Assistant Treasurer
Joanne Ruth Hart	Vice President and Assistant Treasurer	Scott Ronald Lambert	Vice President and Assistant Treasurer
Ryan Bruce McGroarty	Vice President	Kathleen Murphy O'Neil #	Vice President
Maureen Hardiman Ryan	Vice President and Assistant Treasurer		

DIRECTORS OR TRUSTEES

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

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

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

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

Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This _____ day of _____ February 2019	b. If no	
	1. State the amendment number	_____
	2. Date filed	_____
	3. Number of pages attached	_____

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	172,147				172,147
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	79	XXX		XXX	79
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	172,241	0	0	0	172,241
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,669				1,669
6.2 Applied to pay renewal premiums.....	272				272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,941	0	0	0	1,941
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,941	0	0	0	1,941
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,060,532				1,060,532
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	90,730				90,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,151,262	0	0	0	1,151,262

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	100,000							2	100,000
17. Incurred during current year.....	4	1,070,276							4	1,070,276
Settled during current year:										
18.1 By payment in full.....	3	1,050,276							3	1,050,276
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	1,050,276	0	0	0	0	0	0	3	1,050,276
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	1,050,276	0	0	0	0	0	0	3	1,050,276
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	120,000	0	0	0	0	0	0	3	120,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	237	30,202,270		(a).....					237	30,202,270
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(20)	(8,209,566)							(20)	(8,209,566)
23. In force December 31 of current year.....	217	21,992,704	0	(a).....0	0	0	0	0	217	21,992,704

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

ACCIDENT AND HEALTH INSURANCE

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

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,884				1,884
2. Annuity considerations.....	25				25
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,909	0	0	0	1,909
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	283				283
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37				37
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	320	0	0	0	320
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	320	0	0	0	320
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	32,271				32,271
12. Surrender values and withdrawals for life contracts.....	4,625				4,625
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	36,896	0	0	0	36,896

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	7	91,176		(a).....					7	91,176
21. Issued during year.....	1	15,000							1	15,000
22. Other changes to in force (Net).....	1	(5,508)							1	(5,508)
23. In force December 31 of current year.....	9	100,668	0	(a).....0	0	0	0	0	9	100,668

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	163	163		(2)	(7)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	832,165	831,874		755,164	789,293
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	832,165	831,874	0	755,164	789,293
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	832,328	832,037	0	755,162	789,286

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	501,345		12,438		513,783
2. Annuity considerations.....	3,242				3,242
3. Deposit-type contract funds.....	627	XXX		XXX	627
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	505,214	0	12,438	0	517,652
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,109				12,109
6.2 Applied to pay renewal premiums.....	402				402
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	128				128
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,639	0	0	0	12,639
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	12,639	0	0	0	12,639
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	587,620		18,425		606,045
10. Matured endowments.....	6,883				6,883
11. Annuity benefits.....	83,680				83,680
12. Surrender values and withdrawals for life contracts.....	417,604				417,604
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,095,787	0	18,425	0	1,114,212

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	51	236,306							51	236,306
17. Incurred during current year.....	56	445,607			8	10,000			64	455,607
Settled during current year:										
18.1 By payment in full.....	81	564,243			8	10,000			89	574,243
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	81	564,243	0	0	8	10,000	0	0	89	574,243
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	81	564,243	0	0	8	10,000	0	0	89	574,243
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	26	117,670	0	0	0	0	0	0	26	117,670
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,587	47,410,088		(a).....	29	1,113,120			2,616	48,523,208
21. Issued during year.....	63	599,000							63	599,000
22. Other changes to in force (Net).....	(205)	(4,753,496)			(8)	(89,660)			(213)	(4,843,156)
23. In force December 31 of current year.....	2,445	43,255,592	0	(a).....0	21	1,023,460	0	0	2,466	44,279,052

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	23,192	23,026		2,363	1,600
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	52	52		331	1,008
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,800,103	3,785,535		2,084,119	2,032,317
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,800,103	3,785,535	0	2,084,119	2,032,317
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,823,347	3,808,613	0	2,086,813	2,034,925

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	214,750		636		215,386
2. Annuity considerations.....	367				367
3. Deposit-type contract funds.....	151	XXX		XXX	151
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	215,268	0	636	0	215,904
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,339				1,339
6.2 Applied to pay renewal premiums.....	54				54
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,393	0	0	0	1,393
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,393	0	0	0	1,393
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	210,253				210,253
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	273,216				273,216
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	483,469	0	0	0	483,469

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	15	51,849							15	51,849
17. Incurred during current year.....	19	171,708							19	171,708
Settled during current year:										
18.1 By payment in full.....	28	197,521							28	197,521
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	28	197,521	0	0	0	0	0	0	28	197,521
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	28	197,521	0	0	0	0	0	0	28	197,521
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	26,036	0	0	0	0	0	0	6	26,036
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	832	12,246,164		(a).....	5	140,000			837	12,386,164
21. Issued during year.....	73	621,000							73	621,000
22. Other changes to in force (Net).....	(114)	(2,094,610)			(1)	(50,000)			(115)	(2,144,610)
23. In force December 31 of current year.....	791	10,772,554	0	(a).....0	4	90,000	0	0	795	10,862,554

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	17,662	17,175		6,452	6,517
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,254,136	4,241,230		3,246,748	3,284,252
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,254,136	4,241,230	0	3,246,748	3,284,252
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,271,798	4,258,405	0	3,253,200	3,290,769

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

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

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	31,798				31,798
2. Annuity considerations.....	61				61
3. Deposit-type contract funds.....	1,713	XXX		XXX	1,713
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	33,572	0	0	0	33,572
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,823				2,823
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	137				137
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,960	0	0	0	2,960
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,960	0	0	0	2,960
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	45,288				45,288
10. Matured endowments.....	35				35
11. Annuity benefits.....	450,128				450,128
12. Surrender values and withdrawals for life contracts.....	1,263,054				1,263,054
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,758,505	0	0	0	1,758,505

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	9	69,452							9	69,452
Settled during current year:										
18.1 By payment in full.....	7	45,037							7	45,037
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	45,037	0	0	0	0	0	0	7	45,037
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	45,037	0	0	0	0	0	0	7	45,037
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	24,415	0	0	0	0	0	0	2	24,415
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	47	1,620,930		(a).....					47	1,620,930
21. Issued during year.....	12	86,500							12	86,500
22. Other changes to in force (Net).....	55	874,874							55	874,874
23. In force December 31 of current year.....	114	2,582,304	0	(a).....0	0	0	0	0	114	2,582,304

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,705	2,665		394	419
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	70	70			(3)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,276,031	1,285,209		662,218	689,006
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,276,031	1,285,209	0	662,218	689,006
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,278,806	1,287,944	0	662,612	689,422

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	123,049		156		123,205
2. Annuity considerations.....	895				895
3. Deposit-type contract funds.....	1,802	XXX		XXX	1,802
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	125,746	0	156	0	125,902
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,117				5,117
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,117	0	0	0	5,117
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,117	0	0	0	5,117
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	69,591				69,591
10. Matured endowments.....					0
11. Annuity benefits.....	764,455				764,455
12. Surrender values and withdrawals for life contracts.....	956,034				956,034
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,790,080	0	0	0	1,790,080

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	15,408							6	15,408
17. Incurred during current year.....	12	68,562							12	68,562
Settled during current year:										
18.1 By payment in full.....	13	68,546							13	68,546
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	68,546	0	0	0	0	0	0	13	68,546
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	68,546	0	0	0	0	0	0	13	68,546
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	15,424	0	0	0	0	0	0	5	15,424
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	375	10,292,891		(a).....					375	10,292,891
21. Issued during year.....	35	486,500							35	486,500
22. Other changes to in force (Net).....	1	359,340			1	50,000			2	409,340
23. In force December 31 of current year.....	411	11,138,731	0	(a).....0	1	50,000	0	0	412	11,188,731

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,742	4,829		6,423	6,118
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	35,616,406	35,427,656		28,092,382	29,233,361
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	35,616,406	35,427,656	0	28,092,382	29,233,361
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	35,621,148	35,432,485	0	28,098,805	29,239,479

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



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	190				190
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	190	0	0	0	190
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	66				66
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	66	0	0	0	66
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	66	0	0	0	66
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	50,924				50,924
2. Annuity considerations.....	39				39
3. Deposit-type contract funds.....	532	XXX		XXX	532
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	51,495	0	0	0	51,495
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,128				1,128
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,128	0	0	0	1,128
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,128	0	0	0	1,128
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,063				3,063
10. Matured endowments.....	99				99
11. Annuity benefits.....	10,731				10,731
12. Surrender values and withdrawals for life contracts.....	193,405				193,405
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	207,298	0	0	0	207,298

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	3,099							1	3,099
Settled during current year:										
18.1 By payment in full.....	1	3,099							1	3,099
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	3,099	0	0	0	0	0	0	1	3,099
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	3,099	0	0	0	0	0	0	1	3,099
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	78	3,536,160	(a).....		1	3,000			79	3,539,160
21. Issued during year.....	19	698,500							19	698,500
22. Other changes to in force (Net).....	19	(1,443,468)							19	(1,443,468)
23. In force December 31 of current year.....	116	2,791,192	0	(a).....0	1	3,000	0	0	117	2,794,192

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	723	723		(8)	(32)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,072,158	2,074,437		1,361,175	1,367,768
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,072,158	2,074,437	0	1,361,175	1,367,768
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,072,881	2,075,160	0	1,361,167	1,367,736

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,810				19,810
2. Annuity considerations.....	30				30
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	19,840	0	0	0	19,840
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	153				153
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	71				71
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	224	0	0	0	224
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	224	0	0	0	224
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,883				11,883
10. Matured endowments.....					0
11. Annuity benefits.....	206,180				206,180
12. Surrender values and withdrawals for life contracts.....	108,914				108,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	326,977	0	0	0	326,977

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	13,901							3	13,901
Settled during current year:										
18.1 By payment in full.....	2	11,849							2	11,849
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	11,849	0	0	0	0	0	0	2	11,849
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	11,849	0	0	0	0	0	0	2	11,849
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,052	0	0	0	0	0	0	1	2,052
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	29	408,746		(a).....					29	408,746
21. Issued during year.....	12	158,000							12	158,000
22. Other changes to in force (Net).....	2	(32,694)							2	(32,694)
23. In force December 31 of current year.....	43	534,052	0	(a).....0	0	0	0	0	43	534,052

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	553	553		(6)	(25)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,852,787	3,848,475		1,894,833	2,035,232
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,852,787	3,848,475	0	1,894,833	2,035,232
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,853,340	3,849,028	0	1,894,827	2,035,207

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

Loyal American Life Insurance Company



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

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,169				10,169
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	21	XXX		XXX	21
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,198	0	0	0	10,198
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	553				553
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	101				101
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	654	0	0	0	654
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	654	0	0	0	654
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	31,968				31,968
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	1,033				1,033
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	33,001	0	0	0	33,001

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	13,156							2	13,156
17. Incurred during current year.....	3	21,323							3	21,323
Settled during current year:										
18.1 By payment in full.....	4	31,663							4	31,663
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	31,663	0	0	0	0	0	0	4	31,663
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	31,663	0	0	0	0	0	0	4	31,663
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,816	0	0	0	0	0	0	1	2,816
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	63	743,485		(a).....					63	743,485
21. Issued during year.....	1	10,000							1	10,000
22. Other changes to in force (Net).....	(26)	(334,204)							(26)	(334,204)
23. In force December 31 of current year.....	38	419,281	0	(a).....0	0	0	0	0	38	419,281

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	863	863		(9)	(39)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	334,946	332,864		188,561	197,387
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	334,946	332,864	0	188,561	197,387
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	335,809	333,727	0	188,552	197,348

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,806				20,806
2. Annuity considerations.....	38				38
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	20,844	0	0	0	20,844
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	109				109
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	89				89
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	198	0	0	0	198
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	198	0	0	0	198
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,013				5,013
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	2,730				2,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	7,743	0	0	0	7,743

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	10,000							2	10,000
Settled during current year:										
18.1 By payment in full.....	1	5,000							1	5,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	5,000	0	0	0	0	0	0	1	5,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	5,000	0	0	0	0	0	0	1	5,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	11	118,456		(a).....					11	118,456
21. Issued during year.....	1	8,000							1	8,000
22. Other changes to in force (Net).....	14	565,774							14	565,774
23. In force December 31 of current year.....	26	692,230	0	(a).....0	0	0	0	0	26	692,230

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	98,390	98,875		53,888	55,930
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	98,390	98,875	0	53,888	55,930
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	98,390	98,875	0	53,888	55,930

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	437,541		1,953		439,494
2. Annuity considerations.....	37,393				37,393
3. Deposit-type contract funds.....	1,269	XXX		XXX	1,269
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	476,203	0	1,953	0	478,156
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	16,564				16,564
6.2 Applied to pay renewal premiums.....	14				14
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,155				4,155
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	20,733	0	0	0	20,733
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	20,733	0	0	0	20,733
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	575,496				575,496
10. Matured endowments.....	1,473				1,473
11. Annuity benefits.....	529,734				529,734
12. Surrender values and withdrawals for life contracts.....	2,505,476				2,505,476
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	3,612,179	0	0	0	3,612,179

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	62	214,908							62	214,908
17. Incurred during current year.....	106	470,373							106	470,373
Settled during current year:										
18.1 By payment in full.....	128	549,396							128	549,396
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	128	549,396	0	0	0	0	0	0	128	549,396
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	128	549,396	0	0	0	0	0	0	128	549,396
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	40	135,885	0	0	0	0	0	0	40	135,885
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,992	32,273,861	(a).....		1	18,900			2,993	32,292,761
21. Issued during year.....	2	20,000							2	20,000
22. Other changes to in force (Net).....	(136)	3,475,938			2	49,050			(134)	3,524,988
23. In force December 31 of current year.....	2,858	35,769,799	0	(a).....0	3	67,950	0	0	2,861	35,837,749

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,304	1,282		92	905
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	2,208	2,187		457	2,068
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,320,152	4,293,744		2,056,815	2,187,328
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,320,152	4,293,744	0	2,056,815	2,187,328
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,323,664	4,297,213	0	2,057,364	2,190,301

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	353,152		3,115		356,267
2. Annuity considerations.....	151				151
3. Deposit-type contract funds.....	4,751	XXX		XXX	4,751
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	358,054	0	3,115	0	361,169
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	58,777				58,777
6.2 Applied to pay renewal premiums.....	2,104				2,104
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,419				2,419
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	63,300	0	0	0	63,300
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	63,300	0	0	0	63,300
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	523,749				523,749
10. Matured endowments.....	8,868				8,868
11. Annuity benefits.....	39,058				39,058
12. Surrender values and withdrawals for life contracts.....	339,834				339,834
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	911,509	0	0	0	911,509

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	26	152,767							26	152,767
17. Incurred during current year.....	76	460,029							76	460,029
Settled during current year:										
18.1 By payment in full.....	80	513,660							80	513,660
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	80	513,660	0	0	0	0	0	0	80	513,660
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	80	513,660	0	0	0	0	0	0	80	513,660
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	22	99,136	0	0	0	0	0	0	22	99,136
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,239	20,408,306		(a).....	4	151,000			2,243	20,559,306
21. Issued during year.....	65	591,000							65	591,000
22. Other changes to in force (Net).....	(40)	(615,002)			2	9,000			(38)	(606,002)
23. In force December 31 of current year.....	2,264	20,384,304	0	(a).....0	6	160,000	0	0	2,270	20,544,304

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,762	6,614		892	1,791
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	2,325	2,401		1,082	931
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,361,018	3,357,646		2,318,379	2,422,083
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,361,018	3,357,646	0	2,318,379	2,422,083
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,370,105	3,366,661	0	2,320,353	2,424,805

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,345,805		33,735		7,379,540
2. Annuity considerations.....	129,351				129,351
3. Deposit-type contract funds.....	49,243	XXX		XXX	49,243
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,524,399	0	33,735	0	7,558,134
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	209,900				209,900
6.2 Applied to pay renewal premiums.....	3,481				3,481
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	15,486				15,486
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	228,867	0	0	0	228,867
Annuities:					
7.1 Paid in cash or left on deposit.....	215				215
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	215	0	0	0	215
8. Grand Totals (Lines 6.5 + 7.4).....	229,082	0	0	0	229,082
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,420,762		75,562		8,496,324
10. Matured endowments.....	87,065				87,065
11. Annuity benefits.....	6,375,234				6,375,234
12. Surrender values and withdrawals for life contracts.....	18,723,720				18,723,720
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	33,606,781	0	75,562	0	33,682,343

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	409	2,070,588							409	2,070,588
17. Incurred during current year.....	950	8,161,169			21	51,108			971	8,212,277
Settled during current year:										
18.1 By payment in full.....	1,104	8,262,768			21	51,108			1,125	8,313,876
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,104	8,262,768	0	0	21	51,108	0	0	1,125	8,313,876
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,104	8,262,768	0	0	21	51,108	0	0	1,125	8,313,876
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	255	1,968,989	0	0	0	0	0	0	255	1,968,989
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	29,426	448,504,681		(a).....	1,916	3,423,000			31,342	451,927,681
21. Issued during year.....	2,065	20,565,500							2,065	20,565,500
22. Other changes to in force (Net).....	(2,495)	(44,541,422)			(33)	(401,000)			(2,528)	(44,942,422)
23. In force December 31 of current year.....	28,996	424,528,759	0	(a).....0	1,883	3,022,000	0	0	30,879	427,550,759

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,674,641	6,640,497		2,164,218	2,246,305
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	18,626	18,868		10,317	12,289
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	262,337,734	261,128,802		176,637,947	184,130,052
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	827	827			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	262,338,561	261,129,629	0	176,637,947	184,130,052
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	269,031,828	267,788,994	0	178,812,482	186,388,646

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	883				883
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	201	XXX		XXX	201
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,084	0	0	0	1,084
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	69				69
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	69	0	0	0	69
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	69	0	0	0	69
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2	35,000	(a).....						2	35,000
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	1	8,200							1	8,200
23. In force December 31 of current year.....	3	43,200	(a).....	0	0	0	0	0	3	43,200

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	449	449		27	27
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	449	449	0	27	27
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	449	449	0	27	27

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,073				9,073
2. Annuity considerations.....	23				23
3. Deposit-type contract funds.....	574	XXX		XXX	574
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,670	0	0	0	9,670
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,115				2,115
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,115	0	0	0	2,115
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,115	0	0	0	2,115
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	19,530				19,530
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	57,911				57,911
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	77,441	0	0	0	77,441

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	6,883							1	6,883
17. Incurred during current year.....	1	11,000							1	11,000
Settled during current year:										
18.1 By payment in full.....	2	17,883							2	17,883
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	17,883	0	0	0	0	0	0	2	17,883
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	17,883	0	0	0	0	0	0	2	17,883
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	52	837,093	(a)						52	837,093
21. Issued during year.....	1	4,000							1	4,000
22. Other changes to in force (Net).....	(14)	(82,294)							(14)	(82,294)
23. In force December 31 of current year.....	39	758,799	0	0	0	0	0	0	39	758,799

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	511	511		(5)	(23)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	658,243	651,201		475,245	495,061
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	658,243	651,201	0	475,245	495,061
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	658,754	651,712	0	475,240	495,038

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	48,417				48,417
2. Annuity considerations.....	45				45
3. Deposit-type contract funds.....	235	XXX		XXX	235
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	48,697	0	0	0	48,697
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	448				448
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6				6
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	454	0	0	0	454
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	454	0	0	0	454
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,061				15,061
10. Matured endowments.....					0
11. Annuity benefits.....	350,913				350,913
12. Surrender values and withdrawals for life contracts.....	160,907				160,907
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	526,881	0	0	0	526,881

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	15,039							3	15,039
Settled during current year:										
18.1 By payment in full.....	3	15,039							3	15,039
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	15,039	0	0	0	0	0	0	3	15,039
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	15,039	0	0	0	0	0	0	3	15,039
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	63	541,413	(a).....		1	50,000			64	591,413
21. Issued during year.....	27	301,000							27	301,000
22. Other changes to in force (Net).....	2	134,811			(1)	(50,000)			1	84,811
23. In force December 31 of current year.....	92	977,224	0	(a).....0	0	0	0	0	92	977,224

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,738	6,362		899	993
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,959,046	2,958,809		1,958,901	2,002,001
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,959,046	2,958,809	0	1,958,901	2,002,001
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,965,784	2,965,171	0	1,959,800	2,002,994

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,687				9,687
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,687	0	0	0	9,687
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	189				189
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	189	0	0	0	189
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	189	0	0	0	189
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,064				6,064
10. Matured endowments.....					0
11. Annuity benefits.....	42,812				42,812
12. Surrender values and withdrawals for life contracts.....	17,481				17,481
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	66,357	0	0	0	66,357

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	6,000							1	6,000
Settled during current year:										
18.1 By payment in full.....	1	6,000							1	6,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	6,000	0	0	0	0	0	0	1	6,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	6,000	0	0	0	0	0	0	1	6,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	19	934,812	(a)						19	934,812
21. Issued during year.....	9	42,500							9	42,500
22. Other changes to in force (Net).....	3	2,416							3	2,416
23. In force December 31 of current year.....	31	979,728	0	0	0	0	0	0	31	979,728

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,595,214	2,585,404		1,881,348	1,934,661
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,595,214	2,585,404	0	1,881,348	1,934,661
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,595,214	2,585,404	0	1,881,348	1,934,661

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	288,016		1,325		289,341
2. Annuity considerations.....	376				376
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	288,392	0	1,325	0	289,717
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,666				1,666
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,666	0	0	0	1,666
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,666	0	0	0	1,666
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	89,453				89,453
10. Matured endowments.....					0
11. Annuity benefits.....	189,124				189,124
12. Surrender values and withdrawals for life contracts.....	305,783				305,783
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	584,360	0	0	0	584,360

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	22,131							4	22,131
17. Incurred during current year.....	12	106,516							12	106,516
Settled during current year:										
18.1 By payment in full.....	11	85,124							11	85,124
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	11	85,124	0	0	0	0	0	0	11	85,124
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	11	85,124	0	0	0	0	0	0	11	85,124
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	43,523	0	0	0	0	0	0	5	43,523
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	587	9,427,784	(a).....		2	175,000			589	9,602,784
21. Issued during year.....	130	1,286,500							130	1,286,500
22. Other changes to in force (Net).....	(49)	(1,704,803)				(97,000)			(49)	(1,801,803)
23. In force December 31 of current year.....	668	9,009,481	0	(a).....0	2	78,000	0	0	670	9,087,481

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	41,094	39,644		37,903	38,199
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	11,313,686	11,373,997		7,492,721	7,663,539
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,313,686	11,373,997	0	7,492,721	7,663,539
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,354,780	11,413,641	0	7,530,624	7,701,738

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	270,371		2,300		272,671
2. Annuity considerations.....	574				574
3. Deposit-type contract funds.....	468	XXX		XXX	468
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	271,413	0	2,300	0	273,713
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	670				670
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	670	0	0	0	670
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	670	0	0	0	670
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	320,035				320,035
10. Matured endowments.....					0
11. Annuity benefits.....	659,408				659,408
12. Surrender values and withdrawals for life contracts.....	862,645				862,645
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,842,088	0	0	0	1,842,088

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	16,379							4	16,379
17. Incurred during current year.....	37	370,925							37	370,925
Settled during current year:										
18.1 By payment in full.....	35	317,422							35	317,422
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	35	317,422	0	0	0	0	0	0	35	317,422
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	35	317,422	0	0	0	0	0	0	35	317,422
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	69,882	0	0	0	0	0	0	6	69,882
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	982	14,543,767		(a).....	3	175,000			985	14,718,767
21. Issued during year.....	72	675,000							72	675,000
22. Other changes to in force (Net).....	(118)	(2,117,483)							(118)	(2,117,483)
23. In force December 31 of current year.....	936	13,101,284	0	(a).....0	3	175,000	0	0	939	13,276,284

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,979	4,980		(53)	(331)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	10,837,102	10,932,822		8,064,030	8,217,587
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,837,102	10,932,822	0	8,064,030	8,217,587
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,842,081	10,937,802	0	8,063,977	8,217,256

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	95,884				95,884
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	461	XXX		XXX	461
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	96,353	0	0	0	96,353
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	438				438
6.2 Applied to pay renewal premiums.....	186				186
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	61				61
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	685	0	0	0	685
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	685	0	0	0	685
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	72,902				72,902
10. Matured endowments.....					0
11. Annuity benefits.....	10,843				10,843
12. Surrender values and withdrawals for life contracts.....	76,064				76,064
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	159,809	0	0	0	159,809

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	10,736							2	10,736
17. Incurred during current year.....	14	78,452							14	78,452
Settled during current year:										
18.1 By payment in full.....	12	72,614							12	72,614
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	72,614	0	0	0	0	0	0	12	72,614
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	72,614	0	0	0	0	0	0	12	72,614
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	16,574	0	0	0	0	0	0	4	16,574
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	271	4,667,258	(a)						271	4,667,258
21. Issued during year.....	47	526,000							47	526,000
22. Other changes to in force (Net).....	(36)	(427,510)							(36)	(427,510)
23. In force December 31 of current year.....	282	4,765,748	0	(a).....0	0	0	0	0	282	4,765,748

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	679,156	691,381		121,504	166,002
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	70	70			(3)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	8,662,252	8,657,295		4,510,886	4,682,579
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,662,252	8,657,295	0	4,510,886	4,682,579
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,341,478	9,348,746	0	4,632,390	4,848,578

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	195,765				195,765
2. Annuity considerations.....	113				113
3. Deposit-type contract funds.....	198	XXX		XXX	198
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	196,076	0	0	0	196,076
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,022				2,022
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,022	0	0	0	2,022
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,022	0	0	0	2,022
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	75,053				75,053
10. Matured endowments.....					0
11. Annuity benefits.....	62,811				62,811
12. Surrender values and withdrawals for life contracts.....	45,805				45,805
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	183,669	0	0	0	183,669

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	9,000							2	9,000
17. Incurred during current year.....	7	98,484							7	98,484
Settled during current year:										
18.1 By payment in full.....	5	73,984							5	73,984
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5	73,984	0	0	0	0	0	0	5	73,984
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5	73,984	0	0	0	0	0	0	5	73,984
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	33,500	0	0	0	0	0	0	4	33,500
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	250	4,140,654	(a).....						250	4,140,654
21. Issued during year.....	118	1,038,500							118	1,038,500
22. Other changes to in force (Net).....	(1)	(612,248)							(1)	(612,248)
23. In force December 31 of current year.....	367	4,566,906	0	(a).....0	0	0	0	0	367	4,566,906

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	506	587			233
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,441,707	5,448,103		3,554,079	3,625,478
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,441,707	5,448,103	0	3,554,079	3,625,478
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,442,213	5,448,690	0	3,554,079	3,625,711

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	238,616		28		238,644
2. Annuity considerations.....	216				216
3. Deposit-type contract funds.....	255	XXX		XXX	255
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	239,087	0	28	0	239,115
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,760				5,760
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,760	0	0	0	5,760
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,760	0	0	0	5,760
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	249,048		2,491		251,539
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	214,442				214,442
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	463,490	0	2,491	0	465,981

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	82,279							8	82,279
17. Incurred during current year.....	24	180,737			1	1,500			25	182,237
Settled during current year:										
18.1 By payment in full.....	28	246,108			1	1,500			29	247,608
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	28	246,108	0	0	1	1,500	0	0	29	247,608
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	28	246,108	0	0	1	1,500	0	0	29	247,608
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	16,908	0	0	0	0	0	0	4	16,908
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	970	23,693,213	(a).....						970	23,693,213
21. Issued during year.....	67	766,500							67	766,500
22. Other changes to in force (Net).....	(137)	(3,528,488)			1	1,500			(136)	(3,526,988)
23. In force December 31 of current year.....	900	20,931,225	0	(a).....0	1	1,500	0	0	901	20,932,725

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	532,763	530,018		139,007	143,624
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	337	337			471
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,666,599	4,656,767		2,233,528	2,282,751
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,666,599	4,656,767	0	2,233,528	2,282,751
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,199,699	5,187,122	0	2,372,535	2,426,846

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	66,578		256		66,834
2. Annuity considerations.....	297				297
3. Deposit-type contract funds.....	385	XXX		XXX	385
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	67,260	0	256	0	67,516
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	500				500
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	500	0	0	0	500
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	500	0	0	0	500
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	92,142				92,142
10. Matured endowments.....					0
11. Annuity benefits.....	52,475				52,475
12. Surrender values and withdrawals for life contracts.....	184,189				184,189
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	328,806	0	0	0	328,806

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	31,224							6	31,224
17. Incurred during current year.....	12	165,800							12	165,800
Settled during current year:										
18.1 By payment in full.....	12	88,168							12	88,168
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	88,168	0	0	0	0	0	0	12	88,168
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	88,168	0	0	0	0	0	0	12	88,168
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	108,856	0	0	0	0	0	0	6	108,856
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	318	4,635,005		(a).....	1	56,700			319	4,691,705
21. Issued during year.....	1	5,000							1	5,000
22. Other changes to in force (Net).....	18	905,024				(5,600)			18	899,424
23. In force December 31 of current year.....	337	5,545,029	0	(a).....0	1	51,100	0	0	338	5,596,129

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	902	902		(9)	(40)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	101,778	102,769		40,289	45,075
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	101,778	102,769	0	40,289	45,075
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	102,680	103,671	0	40,280	45,035

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	87,517				87,517
2. Annuity considerations.....	551				551
3. Deposit-type contract funds.....	2,215	XXX		XXX	2,215
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	90,283	0	0	0	90,283
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,061				3,061
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	41				41
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,102	0	0	0	3,102
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,102	0	0	0	3,102
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	35,722				35,722
10. Matured endowments.....	1,549				1,549
11. Annuity benefits.....	93,673				93,673
12. Surrender values and withdrawals for life contracts.....	49,535				49,535
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	180,479	0	0	0	180,479

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	7	37,053							7	37,053
Settled during current year:										
18.1 By payment in full.....	7	37,053							7	37,053
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	37,053	0	0	0	0	0	0	7	37,053
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	37,053	0	0	0	0	0	0	7	37,053
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	224	3,460,883	(a).....		1	6,000			225	3,466,883
21. Issued during year.....	12	133,500							12	133,500
22. Other changes to in force (Net).....	35	(135,540)			(1)	(6,000)			34	(141,540)
23. In force December 31 of current year.....	271	3,458,843	0	(a).....0	0	0	0	0	271	3,458,843

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,620	5,605		445	167
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	380,559	381,305		130,722	133,739
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	380,559	381,305	0	130,722	133,739
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	386,179	386,910	0	131,167	133,906

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	60,187				60,187
2. Annuity considerations.....	401				401
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	60,588	0	0	0	60,588
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	419				419
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	49				49
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	468	0	0	0	468
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	468	0	0	0	468
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	41,929				41,929
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	81,224				81,224
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	123,153	0	0	0	123,153

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	12,172							2	12,172
17. Incurred during current year.....	6	31,195							6	31,195
Settled during current year:										
18.1 By payment in full.....	7	40,367							7	40,367
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	40,367	0	0	0	0	0	0	7	40,367
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	40,367	0	0	0	0	0	0	7	40,367
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,000	0	0	0	0	0	0	1	3,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	289	4,350,113	(a).....						289	4,350,113
21. Issued during year.....	9	54,000							9	54,000
22. Other changes to in force (Net).....	(13)	(242,908)							(13)	(242,908)
23. In force December 31 of current year.....	285	4,161,205	0	0	0	0	0	0	285	4,161,205

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,342,863	2,321,318		1,463,764	1,575,652
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,342,863	2,321,318	0	1,463,764	1,575,652
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,342,863	2,321,318	0	1,463,764	1,575,652

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	138,262				138,262
2. Annuity considerations.....	947				947
3. Deposit-type contract funds.....	96	XXX		XXX	96
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	139,305	0	0	0	139,305
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,468				1,468
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	148				148
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,616	0	0	0	1,616
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,616	0	0	0	1,616
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	107,429				107,429
10. Matured endowments.....					0
11. Annuity benefits.....	524,490				524,490
12. Surrender values and withdrawals for life contracts.....	1,254,717				1,254,717
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,886,636	0	0	0	1,886,636

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	14,000							1	14,000
17. Incurred during current year.....	2	93,090							2	93,090
Settled during current year:										
18.1 By payment in full.....	3	107,090							3	107,090
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	107,090	0	0	0	0	0	0	3	107,090
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	107,090	0	0	0	0	0	0	3	107,090
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	168	6,315,254		(a).....					168	6,315,254
21. Issued during year.....	89	1,002,500							89	1,002,500
22. Other changes to in force (Net).....	(19)	(1,209,685)							(19)	(1,209,685)
23. In force December 31 of current year.....	238	6,108,069	0	(a).....0	0	0	0	0	238	6,108,069

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,161	3,084		18,334	17,910
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	7,958,981	7,949,014		5,655,342	5,865,625
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	7,958,981	7,949,014	0	5,655,342	5,865,625
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,962,142	7,952,098	0	5,673,676	5,883,535

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,081				25,081
2. Annuity considerations.....	50,815				50,815
3. Deposit-type contract funds.....	48	XXX		XXX	48
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	75,944	0	0	0	75,944
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	669				669
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	159				159
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	828	0	0	0	828
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	828	0	0	0	828
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	83,431				83,431
10. Matured endowments.....					0
11. Annuity benefits.....	95,144				95,144
12. Surrender values and withdrawals for life contracts.....	1,252,829				1,252,829
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,431,404	0	0	0	1,431,404

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	56,898							6	56,898
17. Incurred during current year.....	16	55,087							16	55,087
Settled during current year:										
18.1 By payment in full.....	17	80,085							17	80,085
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	80,085	0	0	0	0	0	0	17	80,085
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	80,085	0	0	0	0	0	0	17	80,085
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	31,900	0	0	0	0	0	0	5	31,900
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	314	4,032,317	(a).....						314	4,032,317
21. Issued during year.....	11	97,000							11	97,000
22. Other changes to in force (Net).....	(30)	(1,369,477)							(30)	(1,369,477)
23. In force December 31 of current year.....	295	2,759,840	0	(a).....0	0	0	0	0	295	2,759,840

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,163,256	3,068,671		1,967,975	2,118,036
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,163,256	3,068,671	0	1,967,975	2,118,036
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,163,256	3,068,671	0	1,967,975	2,118,036

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	183,370		284		183,654
2. Annuity considerations.....	350				350
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	183,720	0	284	0	184,004
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,867				1,867
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	27				27
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,894	0	0	0	1,894
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,894	0	0	0	1,894
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	212,014				212,014
10. Matured endowments.....	145				145
11. Annuity benefits.....	51,621				51,621
12. Surrender values and withdrawals for life contracts.....	192,550				192,550
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	456,330	0	0	0	456,330

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	56,730							10	56,730
17. Incurred during current year.....	28	283,029							28	283,029
Settled during current year:										
18.1 By payment in full.....	30	206,887							30	206,887
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	30	206,887	0	0	0	0	0	0	30	206,887
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	30	206,887	0	0	0	0	0	0	30	206,887
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	132,872	0	0	0	0	0	0	8	132,872
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	811	10,624,650	(a).....						811	10,624,650
21. Issued during year.....	52	682,500							52	682,500
22. Other changes to in force (Net).....	(110)	(1,178,412)			1	100,000			(109)	(1,078,412)
23. In force December 31 of current year.....	753	10,128,738	0	(a).....0	1	100,000	0	0	754	10,228,738

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	251,168	243,671		169,394	168,268
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,280,005	4,249,964		2,315,259	2,363,865
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,280,005	4,249,964	0	2,315,259	2,363,865
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,531,173	4,493,635	0	2,484,653	2,532,133

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

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

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	827	827			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	827	827	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	827	827	0	0	0

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	249,102		3,731		252,833
2. Annuity considerations.....	3,171				3,171
3. Deposit-type contract funds.....	206	XXX		XXX	206
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	252,479	0	3,731	0	256,210
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,826				3,826
6.2 Applied to pay renewal premiums.....	164				164
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,990	0	0	0	3,990
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,990	0	0	0	3,990
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	339,839				339,839
10. Matured endowments.....	59,228				59,228
11. Annuity benefits.....	29,848				29,848
12. Surrender values and withdrawals for life contracts.....	269,570				269,570
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	698,485	0	0	0	698,485

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	24	97,087							24	97,087
17. Incurred during current year.....	40	388,654							40	388,654
Settled during current year:										
18.1 By payment in full.....	52	388,449							52	388,449
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	52	388,449	0	0	0	0	0	0	52	388,449
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	52	388,449	0	0	0	0	0	0	52	388,449
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	97,292	0	0	0	0	0	0	12	97,292
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,139	16,583,049		(a).....	1,801	646,300			2,940	17,229,349
21. Issued during year.....	40	412,500							40	412,500
22. Other changes to in force (Net).....	(101)	(822,033)			(11)	(80,420)			(112)	(902,453)
23. In force December 31 of current year.....	1,078	16,173,516	0	(a).....0	1,790	565,880	0	0	2,868	16,739,396

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	461,368	459,460		122,277	132,427
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	52	52			(2)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	6,683,870	6,688,606		4,691,892	4,744,294
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,683,870	6,688,606	0	4,691,892	4,744,294
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	7,145,290	7,148,118	0	4,814,169	4,876,719

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	802				802
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	810	0	0	0	810
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	293				293
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	293	0	0	0	293
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	293	0	0	0	293
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	3,305				3,305
12. Surrender values and withdrawals for life contracts.....	13,783				13,783
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	17,088	0	0	0	17,088

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3	14,389		(a).....					3	14,389
21. Issued during year.....	-	-							0	0
22. Other changes to in force (Net).....	10	56,481							10	56,481
23. In force December 31 of current year.....	13	70,870	0	(a).....0	0	0	0	0	13	70,870

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,238,436	1,238,965		873,838	876,655
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,238,436	1,238,965	0	873,838	876,655
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,238,436	1,238,965	0	873,838	876,655

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	458,980				458,980
2. Annuity considerations.....	584				584
3. Deposit-type contract funds.....	14,152	XXX		XXX	14,152
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	473,716	0	0	0	473,716
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	14,820				14,820
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,707				4,707
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	19,527	0	0	0	19,527
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	19,527	0	0	0	19,527
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	617,416				617,416
10. Matured endowments.....	2,154				2,154
11. Annuity benefits.....	47,016				47,016
12. Surrender values and withdrawals for life contracts.....	551,454				551,454
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,218,040	0	0	0	1,218,040

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	18	112,171							18	112,171
17. Incurred during current year.....	91	610,126							91	610,126
Settled during current year:										
18.1 By payment in full.....	94	612,421							94	612,421
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	94	612,421	0	0	0	0	0	0	94	612,421
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	94	612,421	0	0	0	0	0	0	94	612,421
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	15	109,876	0	0	0	0	0	0	15	109,876
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,192	30,831,624		(a).....					2,192	30,831,624
21. Issued during year.....	93	859,500							93	859,500
22. Other changes to in force (Net).....	(146)	(5,049,018)							(146)	(5,049,018)
23. In force December 31 of current year.....	2,139	26,642,106	0	(a).....0	0	0	0	0	2,139	26,642,106

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	28,372	27,279		4,298	2,203
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	8,376	8,540		3,917	3,292
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,927,322	5,933,782		3,987,768	4,076,007
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,927,322	5,933,782	0	3,987,768	4,076,007
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,964,070	5,969,601	0	3,995,983	4,081,502

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	918		286		1,204
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	918	0	286	0	1,204
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	175				175
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	175	0	0	0	175
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	175	0	0	0	175
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,137				2,137
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	7,648				7,648
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	9,785	0	0	0	9,785

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,812							1	1,812
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	1,812							1	1,812
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	1,812	0	0	0	0	0	0	1	1,812
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	1,812	0	0	0	0	0	0	1	1,812
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	13	108,428	(a).....		1	125,000			14	233,428
21. Issued during year.....	5	25,000							5	25,000
22. Other changes to in force (Net).....	(4)	(32,194)							(4)	(32,194)
23. In force December 31 of current year.....	14	101,234	0	0	1	125,000	0	0	15	226,234

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	17,645	17,151		2,190	2,462
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	150,236	148,542		59,951	63,991
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	150,236	148,542	0	59,951	63,991
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	167,881	165,693	0	62,141	66,453

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	23,729				23,729
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	3,910	XXX		XXX	3,910
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	27,639	0	0	0	27,639
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	389				389
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4				4
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	393	0	0	0	393
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	393	0	0	0	393
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	236,304				236,304
10. Matured endowments.....	131				131
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	132,712				132,712
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	369,147	0	0	0	369,147

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	6	235,149							6	235,149
Settled during current year:										
18.1 By payment in full.....	6	235,149							6	235,149
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	235,149	0	0	0	0	0	0	6	235,149
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	235,149	0	0	0	0	0	0	6	235,149
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	57	753,003	(a)						57	753,003
21. Issued during year.....	10	68,500							10	68,500
22. Other changes to in force (Net).....	(7)	(219,322)							(7)	(219,322)
23. In force December 31 of current year.....	60	602,181	0	0	0	0	0	0	60	602,181

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,508	5,425		394	635
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,022,771	3,027,073		1,906,061	1,931,549
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,022,771	3,027,073	0	1,906,061	1,931,549
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,028,279	3,032,498	0	1,906,455	1,932,184

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,231				12,231
2. Annuity considerations.....	10				10
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	12,241	0	0	0	12,241
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	199				199
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	199	0	0	0	199
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	199	0	0	0	199
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,127				10,127
10. Matured endowments.....					0
11. Annuity benefits.....	24,331				24,331
12. Surrender values and withdrawals for life contracts.....	214,540				214,540
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	248,998	0	0	0	248,998

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,963							1	2,963
17. Incurred during current year.....	2	9,338							2	9,338
Settled during current year:										
18.1 By payment in full.....	2	8,660							2	8,660
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	8,660	0	0	0	0	0	0	2	8,660
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	8,660	0	0	0	0	0	0	2	8,660
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,641	0	0	0	0	0	0	1	3,641
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	54	1,124,682		(a).....					54	1,124,682
21. Issued during year.....	2	6,500							2	6,500
22. Other changes to in force (Net).....	1	(126,855)							1	(126,855)
23. In force December 31 of current year.....	57	1,004,327	0	(a).....0	0	0	0	0	57	1,004,327

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	409	409		(4)	(18)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	102,256	102,307		33,290	31,580
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	102,256	102,307	0	33,290	31,580
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	102,665	102,716	0	33,286	31,562

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	134,331				134,331
2. Annuity considerations.....	3,685				3,685
3. Deposit-type contract funds.....	323	XXX		XXX	323
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	138,339	0	0	0	138,339
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,014				1,014
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	35				35
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,049	0	0	0	1,049
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,049	0	0	0	1,049
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	163,441				163,441
10. Matured endowments.....					0
11. Annuity benefits.....	184,829				184,829
12. Surrender values and withdrawals for life contracts.....	276,992				276,992
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	625,262	0	0	0	625,262

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	69,124							12	69,124
17. Incurred during current year.....	19	107,000							19	107,000
Settled during current year:										
18.1 By payment in full.....	27	152,124							27	152,124
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	27	152,124	0	0	0	0	0	0	27	152,124
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	27	152,124	0	0	0	0	0	0	27	152,124
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	24,000	0	0	0	0	0	0	4	24,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,080	11,174,924		(a).....					2,080	11,174,924
21. Issued during year.....	48	569,500							48	569,500
22. Other changes to in force (Net).....	(884)	(4,638,733)							(884)	(4,638,733)
23. In force December 31 of current year.....	1,244	7,105,691	0	(a).....0	0	0	0	0	1,244	7,105,691

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,588	1,588		(11)	(37)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	18,521,969	18,459,620		14,522,578	15,154,797
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,521,969	18,459,620	0	14,522,578	15,154,797
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,523,557	18,461,208	0	14,522,567	15,154,760

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	42,343				42,343
2. Annuity considerations.....	125				125
3. Deposit-type contract funds.....	178	XXX		XXX	178
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	42,646	0	0	0	42,646
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,054				1,054
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,054	0	0	0	1,054
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,054	0	0	0	1,054
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	33,211				33,211
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	28,488				28,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	61,699	0	0	0	61,699

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	5,000							1	5,000
17. Incurred during current year.....	2	27,500							2	27,500
Settled during current year:										
18.1 By payment in full.....	3	32,500							3	32,500
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	32,500	0	0	0	0	0	0	3	32,500
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	32,500	0	0	0	0	0	0	3	32,500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	66	1,328,236		(a).....					66	1,328,236
21. Issued during year.....	17	134,500							17	134,500
22. Other changes to in force (Net).....	(7)	2,199							(7)	2,199
23. In force December 31 of current year.....	76	1,464,935	0	(a).....0	0	0	0	0	76	1,464,935

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	929	902		200	177
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,816,897	1,811,508		472,019	506,998
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,816,897	1,811,508	0	472,019	506,998
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,817,826	1,812,410	0	472,219	507,175

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	39,184				39,184
2. Annuity considerations.....	4				4
3. Deposit-type contract funds.....	4,399	XXX		XXX	4,399
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	43,587	0	0	0	43,587
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,809				1,809
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,809	0	0	0	1,809
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,809	0	0	0	1,809
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	242,395				242,395
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	242,395	0	0	0	242,395

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	25,000							1	25,000
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	25,000	0	0	0	0	0	0	1	25,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	59	2,429,272	(a)						59	2,429,272
21. Issued during year.....	10	155,000							10	155,000
22. Other changes to in force (Net).....	18	77,296							18	77,296
23. In force December 31 of current year.....	87	2,661,568	0	(a)	0	0	0	0	87	2,661,568

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	172	172		(2)	(8)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	442,683	440,617		199,650	208,794
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	442,683	440,617	0	199,650	208,794
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	442,855	440,789	0	199,648	208,786

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,556				14,556
2. Annuity considerations.....	269				269
3. Deposit-type contract funds.....	347	XXX		XXX	347
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	15,172	0	0	0	15,172
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,639				1,639
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	119				119
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,758	0	0	0	1,758
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,758	0	0	0	1,758
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,455				11,455
10. Matured endowments.....					0
11. Annuity benefits.....	397,662				397,662
12. Surrender values and withdrawals for life contracts.....	227,672				227,672
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	636,789	0	0	0	636,789

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	10,266							2	10,266
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	2	10,266							2	10,266
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	10,266	0	0	0	0	0	0	2	10,266
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	10,266	0	0	0	0	0	0	2	10,266
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	67	1,286,513	(a).....						67	1,286,513
21. Issued during year.....	1	8,000							1	8,000
22. Other changes to in force (Net).....	60	(118,897)							60	(118,897)
23. In force December 31 of current year.....	128	1,175,616	0 (a).....	0	0	0	0	0	128	1,175,616

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	117,896	115,550		110,591	113,932
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	117,896	115,550	0	110,591	113,932
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	117,896	115,550	0	110,591	113,932

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	197,339				197,339
2. Annuity considerations.....	737				737
3. Deposit-type contract funds.....	77	XXX		XXX	77
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	198,153	0	0	0	198,153
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,547				1,547
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,547	0	0	0	1,547
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,547	0	0	0	1,547
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	141,526				141,526
10. Matured endowments.....	(1,250)				(1,250)
11. Annuity benefits.....	206,156				206,156
12. Surrender values and withdrawals for life contracts.....	277,801				277,801
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	624,233	0	0	0	624,233

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	13	389,709							13	389,709
Settled during current year:										
18.1 By payment in full.....	12	139,709							12	139,709
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	139,709	0	0	0	0	0	0	12	139,709
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	139,709	0	0	0	0	0	0	12	139,709
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	250,000	0	0	0	0	0	0	1	250,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	419	15,041,679		(a).....					419	15,041,679
21. Issued during year.....	60	604,000							60	604,000
22. Other changes to in force (Net).....	(12)	(1,993,849)							(12)	(1,993,849)
23. In force December 31 of current year.....	467	13,651,830	0	(a).....0	0	0	0	0	467	13,651,830

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	9,104	8,777		1,388	6,688
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,395,471	5,412,596		2,894,255	2,940,706
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,395,471	5,412,596	0	2,894,255	2,940,706
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,404,575	5,421,373	0	2,895,643	2,947,394

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	107,745		613		108,358
2. Annuity considerations.....	137				137
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	107,882	0	613	0	108,495
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,816				1,816
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	177				177
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,993	0	0	0	1,993
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,993	0	0	0	1,993
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	35,019				35,019
10. Matured endowments.....					0
11. Annuity benefits.....	25,255				25,255
12. Surrender values and withdrawals for life contracts.....	420,107				420,107
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	480,381	0	0	0	480,381

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	15,684							4	15,684
17. Incurred during current year.....	8	29,199							8	29,199
Settled during current year:										
18.1 By payment in full.....	9	34,012							9	34,012
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	34,012	0	0	0	0	0	0	9	34,012
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	34,012	0	0	0	0	0	0	9	34,012
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	10,871	0	0	0	0	0	0	3	10,871
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	292	3,906,125	(a).....		9	87,000			301	3,993,125
21. Issued during year.....	38	301,500							38	301,500
22. Other changes to in force (Net).....	(30)	(606,327)			(2)	(54,000)			(32)	(660,327)
23. In force December 31 of current year.....	300	3,601,298	0	(a).....0	7	33,000	0	0	307	3,634,298

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,950	11,567		1,392	1,448
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,309,487	3,305,873		1,902,463	2,090,242
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,309,487	3,305,873	0	1,902,463	2,090,242
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,321,437	3,317,440	0	1,903,855	2,091,690

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	31,611				31,611
2. Annuity considerations.....	54				54
3. Deposit-type contract funds.....	23	XXX		XXX	23
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	31,688	0	0	0	31,688
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	690				690
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	690	0	0	0	690
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	690	0	0	0	690
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	165,559				165,559
12. Surrender values and withdrawals for life contracts.....	45,382				45,382
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	210,941	0	0	0	210,941

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	41	2,346,388		(a).....					41	2,346,388
21. Issued during year.....	15	181,500							15	181,500
22. Other changes to in force (Net).....	18	61,634							18	61,634
23. In force December 31 of current year.....	74	2,589,522	0	(a).....0	0	0	0	0	74	2,589,522

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	12,317,742	12,036,563		9,111,216	10,004,225
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	12,317,742	12,036,563	0	9,111,216	10,004,225
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	12,317,742	12,036,563	0	9,111,216	10,004,225

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	172,147				172,147
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	79	XXX		XXX	79
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	172,241	0	0	0	172,241
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,669				1,669
6.2 Applied to pay renewal premiums.....	272				272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,941	0	0	0	1,941
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,941	0	0	0	1,941
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,060,532				1,060,532
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	90,730				90,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,151,262	0	0	0	1,151,262

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	100,000							2	100,000
17. Incurred during current year.....	4	1,070,276							4	1,070,276
Settled during current year:										
18.1 By payment in full.....	3	1,050,276							3	1,050,276
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	1,050,276	0	0	0	0	0	0	3	1,050,276
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	1,050,276	0	0	0	0	0	0	3	1,050,276
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	120,000	0	0	0	0	0	0	3	120,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	237	30,202,270		(a).....					237	30,202,270
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(20)	(8,209,566)							(20)	(8,209,566)
23. In force December 31 of current year.....	217	21,992,704	0	(a).....0	0	0	0	0	217	21,992,704

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	188,030				188,030
2. Annuity considerations.....	6,484				6,484
3. Deposit-type contract funds.....	69	XXX		XXX	69
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	194,583	0	0	0	194,583
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,586				1,586
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,586	0	0	0	1,586
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,586	0	0	0	1,586
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	88,884				88,884
10. Matured endowments.....	1,616				1,616
11. Annuity benefits.....	189,602				189,602
12. Surrender values and withdrawals for life contracts.....	584,366				584,366
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	864,468	0	0	0	864,468

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	27,586							7	27,586
17. Incurred during current year.....	10	84,176							10	84,176
Settled during current year:										
18.1 By payment in full.....	14	89,262							14	89,262
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	89,262	0	0	0	0	0	0	14	89,262
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	89,262	0	0	0	0	0	0	14	89,262
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	22,500	0	0	0	0	0	0	3	22,500
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	349	3,984,196		(a).....					349	3,984,196
21. Issued during year.....	73	720,500							73	720,500
22. Other changes to in force (Net).....	49	174,095							49	174,095
23. In force December 31 of current year.....	471	4,878,791	0	(a).....0	0	0	0	0	471	4,878,791

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,858	1,872		174	130
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,730,869	3,720,393		2,003,192	2,039,754
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,730,869	3,720,393	0	2,003,192	2,039,754
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,732,727	3,722,265	0	2,003,366	2,039,884

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,078				7,078
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	357	XXX		XXX	357
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,435	0	0	0	7,435
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	646				646
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	41				41
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	687	0	0	0	687
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	687	0	0	0	687
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,385				20,385
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	14,177				14,177
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	34,562	0	0	0	34,562

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	20,000							1	20,000
Settled during current year:										
18.1 By payment in full.....	1	20,000							1	20,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	20,000	0	0	0	0	0	0	1	20,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	20,000	0	0	0	0	0	0	1	20,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	17	759,200		(a).....					17	759,200
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(2)	(98,637)							(2)	(98,637)
23. In force December 31 of current year.....	15	660,563	0	(a).....0	0	0	0	0	15	660,563

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,603	2,603		436	498
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,603	2,603	0	436	498
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,603	2,603	0	436	498

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,042				17,042
2. Annuity considerations.....	38				38
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	17,080	0	0	0	17,080
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	47,929				47,929
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	54,473				54,473
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	102,402	0	0	0	102,402

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	10	53,307							10	53,307
Settled during current year:										
18.1 By payment in full.....	8	46,279							8	46,279
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8	46,279	0	0	0	0	0	0	8	46,279
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8	46,279	0	0	0	0	0	0	8	46,279
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	7,028	0	0	0	0	0	0	2	7,028
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	209	3,708,232		(a).....					209	3,708,232
21. Issued during year.....	2	10,000							2	10,000
22. Other changes to in force (Net).....	(42)	(850,257)							(42)	(850,257)
23. In force December 31 of current year.....	169	2,867,975	0	(a).....0	0	0	0	0	169	2,867,975

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	33,384	33,476		36,933	35,847
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	33,384	33,476	0	36,933	35,847
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	33,384	33,476	0	36,933	35,847

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	334,949		74		335,023
2. Annuity considerations.....	1,434				1,434
3. Deposit-type contract funds.....	1,900	XXX		XXX	1,900
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	338,283	0	74	0	338,357
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,769				12,769
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	829				829
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	13,598	0	0	0	13,598
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	13,598	0	0	0	13,598
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	485,366				485,366
10. Matured endowments.....	200				200
11. Annuity benefits.....	13,139				13,139
12. Surrender values and withdrawals for life contracts.....	168,561				168,561
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	667,266	0	0	0	667,266

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	14	68,992							14	68,992
17. Incurred during current year.....	71	496,685							71	496,685
Settled during current year:										
18.1 By payment in full.....	72	479,070							72	479,070
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	72	479,070	0	0	0	0	0	0	72	479,070
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	72	479,070	0	0	0	0	0	0	72	479,070
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	86,607	0	0	0	0	0	0	13	86,607
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,561	22,883,031		(a).....					1,561	22,883,031
21. Issued during year.....	67	671,500							67	671,500
22. Other changes to in force (Net).....	(94)	(456,027)			1	3,000			(93)	(453,027)
23. In force December 31 of current year.....	1,534	23,098,504	0	(a).....0	1	3,000	0	0	1,535	23,101,504

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,154	2,954		599	687
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	4,603	4,636		4,530	4,562
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	6,254,551	6,293,674		4,446,758	4,465,934
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,254,551	6,293,674	0	4,446,758	4,465,934
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,262,308	6,301,264	0	4,451,887	4,471,183

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,620				14,620
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	14,620	0	0	0	14,620
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	21				21
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	84				84
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	105	0	0	0	105
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	105	0	0	0	105
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,326				20,326
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	10,272				10,272
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	30,598	0	0	0	30,598

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	20,250							1	20,250
Settled during current year:										
18.1 By payment in full.....	1	20,250							1	20,250
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	20,250	0	0	0	0	0	0	1	20,250
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	20,250	0	0	0	0	0	0	1	20,250
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	46	477,937	(a).....						46	477,937
21. Issued during year.....	4	24,000							4	24,000
22. Other changes to in force (Net).....	(4)	(114,800)							(4)	(114,800)
23. In force December 31 of current year.....	46	387,137	0	(a).....0	0	0	0	0	46	387,137

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,651	3,598		559	546
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	884,467	893,695		631,700	631,824
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	884,467	893,695	0	631,700	631,824
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	888,118	897,293	0	632,259	632,370

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	430,913		5,303		436,216
2. Annuity considerations.....	1,039				1,039
3. Deposit-type contract funds.....	366	XXX		XXX	366
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	432,318	0	5,303	0	437,621
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,356				4,356
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	85				85
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,441	0	0	0	4,441
Annuities:					
7.1 Paid in cash or left on deposit.....	112				112
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	112	0	0	0	112
8. Grand Totals (Lines 6.5 + 7.4).....	4,553	0	0	0	4,553
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	700,897		54,646		755,543
10. Matured endowments.....	(1,159)				(1,159)
11. Annuity benefits.....	37,095				37,095
12. Surrender values and withdrawals for life contracts.....	504,600				504,600
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,241,433	0	54,646	0	1,296,079

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	68	300,009							68	300,009
17. Incurred during current year.....	93	439,722			12	39,608			105	479,330
Settled during current year:										
18.1 By payment in full.....	136	648,214			12	39,608			148	687,822
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	136	648,214	0	0	12	39,608	0	0	148	687,822
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	136	648,214	0	0	12	39,608	0	0	148	687,822
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	25	91,517	0	0	0	0	0	0	25	91,517
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,057	24,027,137		(a).....	50	612,308			2,107	24,639,445
21. Issued during year.....	87	942,500							87	942,500
22. Other changes to in force (Net).....	(168)	(1,459,290)			(16)	(225,118)			(184)	(1,684,408)
23. In force December 31 of current year.....	1,976	23,510,347	0	(a).....0	34	387,190	0	0	2,010	23,897,537

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	11,218	11,056		2,969	2,535
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	139	139			(6)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	9,986,360	10,020,368		6,109,789	6,133,992
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,986,360	10,020,368	0	6,109,789	6,133,992
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,997,717	10,031,563	0	6,112,758	6,136,521

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	781,142		694		781,836
2. Annuity considerations.....	374				374
3. Deposit-type contract funds.....	4,131	XXX		XXX	4,131
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	785,647	0	694	0	786,341
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,918				9,918
6.2 Applied to pay renewal premiums.....	146				146
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	456				456
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,520	0	0	0	10,520
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	10,520	0	0	0	10,520
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	322,371				322,371
10. Matured endowments.....	4,082				4,082
11. Annuity benefits.....	441,798				441,798
12. Surrender values and withdrawals for life contracts.....	1,774,641				1,774,641
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,542,892	0	0	0	2,542,892

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	14	157,048							14	157,048
17. Incurred during current year.....	37	269,601							37	269,601
Settled during current year:										
18.1 By payment in full.....	44	322,769							44	322,769
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	44	322,769	0	0	0	0	0	0	44	322,769
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	44	322,769	0	0	0	0	0	0	44	322,769
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	103,880	0	0	0	0	0	0	7	103,880
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,190	13,644,649	(a)						1,190	13,644,649
21. Issued during year.....	427	3,667,000							427	3,667,000
22. Other changes to in force (Net).....	(21)	(52,800)			3	103,000			(18)	50,200
23. In force December 31 of current year.....	1,596	17,258,849	0	(a)	3	103,000	0	0	1,599	17,361,849

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,524,594	4,495,840		1,523,765	1,544,478
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	108	108			(5)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	25,917,325	25,933,686		15,046,009	15,428,959
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	25,917,325	25,933,686	0	15,046,009	15,428,959
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	30,442,027	30,429,634	0	16,569,774	16,973,432

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,267				22,267
2. Annuity considerations.....	11,986				11,986
3. Deposit-type contract funds.....	826	XXX		XXX	826
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	35,079	0	0	0	35,079
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	693				693
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	693	0	0	0	693
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	693	0	0	0	693
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,028				15,028
10. Matured endowments.....					0
11. Annuity benefits.....	100,250				100,250
12. Surrender values and withdrawals for life contracts.....	198,807				198,807
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	314,085	0	0	0	314,085

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	15,000							1	15,000
Settled during current year:										
18.1 By payment in full.....	1	15,000							1	15,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	15,000	0	0	0	0	0	0	1	15,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	15,000	0	0	0	0	0	0	1	15,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	25	491,157	(a)						25	491,157
21. Issued during year.....	8	69,500							8	69,500
22. Other changes to in force (Net).....	9	(171,587)							9	(171,587)
23. In force December 31 of current year.....	42	389,070	0	0	0	0	0	0	42	389,070

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	823,291	826,233		445,315	454,107
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	823,291	826,233	0	445,315	454,107
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	823,291	826,233	0	445,315	454,107

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	201,079		.93		201,172
2. Annuity considerations.....	528				528
3. Deposit-type contract funds.....	795	.XXX		.XXX	795
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	202,402	0	.93	0	202,495
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	23,055				23,055
6.2 Applied to pay renewal premiums.....	47				47
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,090				1,090
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	24,192	0	0	0	24,192
Annuities:					
7.1 Paid in cash or left on deposit.....	103				103
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	103	0	0	0	103
8. Grand Totals (Lines 6.5 + 7.4).....	24,295	0	0	0	24,295
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	236,532				236,532
10. Matured endowments.....	3,011				3,011
11. Annuity benefits.....	92,398				92,398
12. Surrender values and withdrawals for life contracts.....	149,955				149,955
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	481,896	0	0	0	481,896

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	18	22,860							18	22,860
17. Incurred during current year.....	36	220,698							36	220,698
Settled during current year:										
18.1 By payment in full.....	46	236,030							46	236,030
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	46	236,030	0	0	0	0	0	0	46	236,030
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	46	236,030	0	0	0	0	0	0	46	236,030
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	7,528	0	0	0	0	0	0	8	7,528
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,143	14,433,215	(a).....		1	3,000			1,144	14,436,215
21. Issued during year.....	56	595,000							56	595,000
22. Other changes to in force (Net).....	(61)	(808,934)			(1)	(3,000)			(62)	(811,934)
23. In force December 31 of current year.....	1,138	14,219,281	0	(a).....0	0	0	0	0	1,138	14,219,281

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,813	1,766		(19)	(82)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	164	172			(19)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,126,410	1,129,563		874,883	877,797
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,126,410	1,129,563	0	874,883	877,797
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,128,387	1,131,501	0	874,864	877,696

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



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

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,596				7,596
2. Annuity considerations.....	510				510
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	8,106	0	0	0	8,106
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	30				30
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	74				74
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	104	0	0	0	104
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	104	0	0	0	104
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,454				5,454
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	5,454	0	0	0	5,454

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,416							1	1,416
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	1,416							1	1,416
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	1,416	0	0	0	0	0	0	1	1,416
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	1,416	0	0	0	0	0	0	1	1,416
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	48	432,321	(a)						48	432,321
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(16)	(138,054)							(16)	(138,054)
23. In force December 31 of current year.....	32	294,267	0	0	0	0	0	0	32	294,267

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....	122	104			(5)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	560	560		3	(22)
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	560	560	0	3	(22)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	682	664	0	3	(27)

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	112,389		243		112,632
2. Annuity considerations.....	445				445
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	112,834	0	243	0	113,077
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	249				249
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	249	0	0	0	249
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	249	0	0	0	249
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	38,531				38,531
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	81,667				81,667
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	120,198	0	0	0	120,198

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	5,714							1	5,714
17. Incurred during current year.....	6	118,366							6	118,366
Settled during current year:										
18.1 By payment in full.....	4	37,831							4	37,831
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	37,831	0	0	0	0	0	0	4	37,831
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	37,831	0	0	0	0	0	0	4	37,831
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	86,249	0	0	0	0	0	0	3	86,249
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	388	11,267,923		(a).....	2	50,172			390	11,318,095
21. Issued during year.....	1	7,500							1	7,500
22. Other changes to in force (Net).....	(58)	(2,148,053)			(1)	(46,752)			(59)	(2,194,805)
23. In force December 31 of current year.....	331	9,127,370	0	(a).....0	1	3,420	0	0	332	9,130,790

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,824,869	1,781,996		1,189,174	1,293,294
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,824,869	1,781,996	0	1,189,174	1,293,294
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,824,869	1,781,996	0	1,189,174	1,293,294

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	95,712				95,712
2. Annuity considerations.....	(5)				(5)
3. Deposit-type contract funds.....	107	XXX		XXX	107
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	95,814	0	0	0	95,814
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,111				2,111
6.2 Applied to pay renewal premiums.....	92				92
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37				37
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,240	0	0	0	2,240
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,240	0	0	0	2,240
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,203				5,203
10. Matured endowments.....					0
11. Annuity benefits.....	109,048				109,048
12. Surrender values and withdrawals for life contracts.....	1,078,800				1,078,800
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,193,051	0	0	0	1,193,051

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	5,000							1	5,000
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	5,000							1	5,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	5,000	0	0	0	0	0	0	1	5,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	5,000	0	0	0	0	0	0	1	5,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	153	1,538,905	(a)						153	1,538,905
21. Issued during year.....	42	345,000							42	345,000
22. Other changes to in force (Net).....	5	(74,381)							5	(74,381)
23. In force December 31 of current year.....	200	1,809,524	0	(a)	0	0	0	0	200	1,809,524

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	248	248		(3)	(11)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	25,071,845	24,415,250		19,347,042	21,408,182
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	25,071,845	24,415,250	0	19,347,042	21,408,182
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	25,072,093	24,415,498	0	19,347,039	21,408,171

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,559				25,559
2. Annuity considerations.....	23				23
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	25,582	0	0	0	25,582
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	373				373
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	120				120
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	493	0	0	0	493
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	493	0	0	0	493
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	9,968				9,968
10. Matured endowments.....					0
11. Annuity benefits.....	25,881				25,881
12. Surrender values and withdrawals for life contracts.....	100,574				100,574
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	136,423	0	0	0	136,423

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	7,808							1	7,808
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	7,808							1	7,808
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	7,808	0	0	0	0	0	0	1	7,808
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	7,808	0	0	0	0	0	0	1	7,808
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	45	1,357,216	(a).						45	1,357,216
21. Issued during year.....	10	107,000							10	107,000
22. Other changes to in force (Net).....	7	22,019							7	22,019
23. In force December 31 of current year.....	62	1,486,235	0	(a). 0	0	0	0	0	62	1,486,235

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	917,785	909,401		379,367	411,182
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	917,785	909,401	0	379,367	411,182
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	917,785	909,401	0	379,367	411,182

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	133,603		207		133,810
2. Annuity considerations.....	716				716
3. Deposit-type contract funds.....	48	XXX		XXX	48
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	134,367	0	207	0	134,574
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,578				2,578
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,578	0	0	0	2,578
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,578	0	0	0	2,578
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	289,144				289,144
10. Matured endowments.....					0
11. Annuity benefits.....	240				240
12. Surrender values and withdrawals for life contracts.....	380,152				380,152
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	669,536	0	0	0	669,536

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	57,222							11	57,222
17. Incurred during current year.....	41	264,952							41	264,952
Settled during current year:										
18.1 By payment in full.....	45	284,623							45	284,623
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	45	284,623	0	0	0	0	0	0	45	284,623
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	45	284,623	0	0	0	0	0	0	45	284,623
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	37,551	0	0	0	0	0	0	7	37,551
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	886	10,879,359	(a)		4	10,500			890	10,889,859
21. Issued during year.....	19	167,000							19	167,000
22. Other changes to in force (Net).....	(107)	(1,207,933)			(2)	(9,000)			(109)	(1,216,933)
23. In force December 31 of current year.....	798	9,838,426	0	(a)	2	1,500	0	0	800	9,839,926

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,832	4,834		52	(161)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,128,323	1,127,103		684,660	683,590
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,128,323	1,127,103	0	684,660	683,590
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,133,155	1,131,937	0	684,712	683,429

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,683				5,683
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	948	XXX		XXX	948
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,646	0	0	0	6,646
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	193				193
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	193	0	0	0	193
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	193	0	0	0	193
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	32,271				32,271
12. Surrender values and withdrawals for life contracts.....	1,394				1,394
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	33,665	0	0	0	33,665

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	10	100,142		(a).....					10	100,142
21. Issued during year.....	1	5,000							1	5,000
22. Other changes to in force (Net).....	9	23,854							9	23,854
23. In force December 31 of current year.....	20	128,996	0	(a).....0	0	0	0	0	20	128,996

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	961	961		(10)	(43)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	407,893	403,635		218,716	221,711
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	407,893	403,635	0	218,716	221,711
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	408,854	404,596	0	218,706	221,668

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

Loyal American Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	1,845,542
2. Current year's realized pre-tax capital gains/(losses) of \$.....(233,475) transferred into the reserve net of taxes of \$.....(49,031).....	(184,444)
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	1,661,098
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	901,190
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	759,908

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.....	925,433	(24,243)		901,190
2. 2019.....	638,467	(37,847)		600,620
3. 2020.....	394,087	(25,145)		368,942
4. 2021.....	208,376	(22,306)		186,070
5. 2022.....	25,306	(19,483)		5,823
6. 2023.....	(65,422)	(16,629)		(82,051)
7. 2024.....	(58,665)	(13,571)		(72,236)
8. 2025.....	(48,325)	(10,857)		(59,182)
9. 2026.....	(41,905)	(7,917)		(49,822)
10. 2027.....	(36,145)	(4,863)		(41,008)
11. 2028.....	(32,061)	(1,583)		(33,644)
12. 2029.....	(30,769)			(30,769)
13. 2030.....	(27,650)			(27,650)
14. 2031.....	(20,310)			(20,310)
15. 2032.....	(11,023)			(11,023)
16. 2033.....	(1,899)			(1,899)
17. 2034.....	4,232			4,232
18. 2035.....	6,575			6,575
19. 2036.....	7,074			7,074
20. 2037.....	4,958			4,958
21. 2038.....	2,717			2,717
22. 2039.....	1,695			1,695
23. 2040.....	763			763
24. 2041.....	74			74
25. 2042.....	(42)			(42)
26. 2043.....				0
27. 2044.....				0
28. 2045.....				0
29. 2046.....				0
30. 2047.....				0
31. 2048 and Later.....				0
32. Total (Lines 1 to 31).....	1,845,541	(184,444)	0	1,661,097

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	1,542,662		1,542,662	0		0	1,542,662
2. Realized capital gains/(losses) net of taxes - General Account.....			0			0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0			0	0
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	357,045		357,045			0	357,045
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	1,899,707	0	1,899,707	0	0	0	1,899,707
9. Maximum reserve.....	1,748,462		1,748,462			0	1,748,462
10. Reserve objective.....	1,159,260		1,159,260			0	1,159,260
11. 20% of (Line 10 minus Line 8).....	(148,089)	0	(148,089)	(0)	0	(0)	(148,089)
12. Balance before transfers (Lines 8 + 11).....	1,751,618	0	1,751,618	0	0	0	1,751,618
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	(3,156)		(3,156)			0	(3,156)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	1,748,462	0	1,748,462	0	0	0	1,748,462

Loyal American Life Insurance Company
ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	4,131,308	XXX	XXX	4,131,308	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	79,502,791	XXX	XXX	79,502,791	0.0004	31,801	0.0023	182,856	0.0030	238,508
3	2	High quality.....	156,243,329	XXX	XXX	156,243,329	0.0019	296,862	0.0058	906,211	0.0090	1,406,190
4	3	Medium quality.....	3,051,871	XXX	XXX	3,051,871	0.0093	28,382	0.0230	70,193	0.0340	103,764
5	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
6	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total long-term bonds (sum of Lines 1 through 8).....	242,929,299	XXX	XXX	242,929,299	XXX	357,046	XXX	1,159,261	XXX	1,748,462
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.....	15,605,944	XXX	XXX	15,605,944	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).....	15,605,944	XXX	XXX	15,605,944	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).....	258,535,243	XXX	XXX	258,535,243	XXX	357,046	XXX	1,159,261	XXX	1,748,462

Loyal American Life Insurance Company
ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

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

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(a).....	0	(a).....	0
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....	63,074,932	XXX	XXX	63,074,932	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).....	63,074,932	0	0	63,074,932	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18		Home office property (General Account only).....				0	0.0000	0	0.0750	0	0.0750	0
19		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

Loyal American Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written.....	342,165,498	XXX.....	2,169,191	XXX.....		XXX.....	380,720	XXX.....	627,040	XXX.....	338,704,193	XXX.....	274,277	XXX.....		XXX.....	10,077	XXX.....
2.	Premiums earned.....	342,694,658	XXX.....	2,184,671	XXX.....		XXX.....	385,913	XXX.....	642,124	XXX.....	339,188,443	XXX.....	282,016	XXX.....		XXX.....	11,491	XXX.....
3.	Incurred claims.....	240,114,491	70.1.....	2,308,081	105.6.....	0.....	0.0.....	231,040	59.9.....	1,403,149	218.5.....	236,146,395	69.6.....	43,840	15.5.....	0.....	0.0.....	(18,014)	(156.8).....
4.	Cost containment expenses.....	530,826	0.2.....	2,877	0.1.....		0.0.....	1,155	0.3.....	1,389	0.2.....	523,699	0.2.....	1,579	0.6.....		0.0.....	127	1.1.....
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	240,645,317	70.2.....	2,310,958	105.8.....	0.....	0.0.....	232,195	60.2.....	1,404,538	218.7.....	236,670,094	69.8.....	45,419	16.1.....	0.....	0.0.....	(17,887)	(155.7).....
6.	Increase in contract reserves.....	9,847,547	2.9.....	638,343	29.2.....	0.....	0.0.....	(21,185)	(5.5).....	(358,935)	(55.9).....	9,596,189	2.8.....	(977)	(0.3).....	0.....	0.0.....	(5,888)	(51.2).....
7.	Commissions (a).....	45,672,004	13.3.....	194,075	8.9.....		0.0.....	(17,550)	(4.5).....	37,854	5.9.....	45,456,437	13.4.....	(99)	(0.0).....		0.0.....	1,287	11.2.....
8.	Other general insurance expenses.....	35,432,110	10.3.....	189,159	8.7.....		0.0.....	77,081	20.0.....	92,701	14.4.....	34,959,293	10.3.....	105,396	37.4.....		0.0.....	8,480	73.8.....
9.	Taxes, licenses and fees.....	8,429,645	2.5.....	191,646	8.8.....		0.0.....	8,902	2.3.....	13,133	2.0.....	8,209,760	2.4.....	5,587	2.0.....		0.0.....	617	5.4.....
10.	Total other expenses incurred.....	89,533,759	26.1.....	574,880	26.3.....	0.....	0.0.....	68,433	17.7.....	143,688	22.4.....	88,625,490	26.1.....	110,884	39.3.....	0.....	0.0.....	10,384	90.4.....
11.	Aggregate write-ins for deductions.....	(52,746)	(0.0).....	(2,275)	(0.1).....	0.....	0.0.....	(173)	(0.0).....	54	0.0.....	(50,435)	(0.0).....	79	0.0.....	0.....	0.0.....	4	0.0.....
12.	Gain from underwriting before dividends or refunds.....	2,720,781	0.8.....	(1,337,235)	(61.2).....	0.....	0.0.....	106,643	27.6.....	(547,221)	(85.2).....	4,347,105	1.3.....	126,611	44.9.....	0.....	0.0.....	24,878	216.5.....
13.	Dividends or refunds.....	0	0.0.....		0.0.....		0.0.....		0.0.....		0.0.....		0.0.....		0.0.....		0.0.....		0.0.....
14.	Gain from underwriting after dividends or refunds.....	2,720,781	0.8.....	(1,337,235)	(61.2).....	0.....	0.0.....	106,643	27.6.....	(547,221)	(85.2).....	4,347,105	1.3.....	126,611	44.9.....	0.....	0.0.....	24,878	216.5.....
DETAILS OF WRITE-INS																			
1101.	Increase in Loading.....	(60,371)	(0.0).....	(2,342)	(0.1).....		0.0.....	(202)	(0.1).....		0.0.....	(57,860)	(0.0).....	33	0.0.....		0.0.....		0.0.....
1102.	Penalties.....	15,346	0.0.....	82	0.0.....		0.0.....	33	0.0.....	40	0.0.....	15,141	0.0.....	46	0.0.....		0.0.....	4	0.0.....
1103.	Express Script Rebates.....	(7,742)	(0.0).....	(15)	(0.0).....		0.0.....	(4)	(0.0).....		0.0.....	(7,723)	(0.0).....		0.0.....		0.0.....		0.0.....
1198.	Summary of remaining write-ins for Line 11 from overflow page.....	21	0.0.....	0	0.0.....	0.....	0.0.....	0	0.0.....	14	0.0.....	7	0.0.....	0	0.0.....	0.....	0.0.....	0	0.0.....
1199.	Total (Lines 1101 through 1103 plus 1198) (Line 11 above).....	(52,746)	(0.0).....	(2,275)	(0.1).....	0.....	0.0.....	(173)	(0.0).....	54	0.0.....	(50,435)	(0.0).....	79	0.0.....	0.....	0.0.....	4	0.0.....

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit A&H (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	11,912,176	68,999		20,046	73,397	11,683,367	61,617		4,750
2. Advance premiums.....	3,993,809	18,654		7,184	3,654	3,962,387	1,722		208
3. Reserve for rate credits.....	0								
4. Total premium reserves, current year.....	15,905,985	87,653	0	27,230	77,051	15,645,754	63,339	0	4,958
5. Total premium reserves, prior year.....	15,824,675	104,870		32,549	93,411	15,514,789	72,398		6,658
6. Increase in total premium reserves.....	81,310	(17,217)	0	(5,319)	(16,360)	130,965	(9,059)	0	(1,700)
B. Contract Reserves:									
1. Additional reserves (a).....	119,511,780	7,094,043		171,157	1,257,085	110,960,860	5,161		23,474
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	119,511,780	7,094,043	0	171,157	1,257,085	110,960,860	5,161	0	23,474
4. Total contract reserves, prior year.....	109,664,233	6,455,700		192,342	1,616,020	101,364,671	6,138		29,362
5. Increase in contract reserves.....	9,847,547	638,343	0	(21,185)	(358,935)	9,596,189	(977)	0	(5,888)
C. Claim Reserves and Liabilities:									
1. Total current year.....	56,174,990	727,277	0	50,936	6,716,658	48,475,471	42,507	0	162,141
2. Total prior year.....	49,463,908	636,904		55,814	7,060,321	41,425,931	55,770		229,168
3. Increase.....	6,711,082	90,373	0	(4,878)	(343,663)	7,049,540	(13,263)	0	(67,027)

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.....	32,630,749	489,757		33,453	1,625,983	30,414,524	18,019		49,013
1.2 On claims incurred during current year.....	200,772,660	1,727,951	-	202,465	120,829	198,682,331	39,084	-	-
2. Claim Reserves and Liabilities, December 31, current year:									
2.1 On claims incurred prior to current year.....	13,641,133	99,281		464	6,044,465	7,335,489	5,560		155,874
2.2 On claims incurred during current year.....	42,533,857	627,996		50,472	672,193	41,139,982	36,947		6,267
3. Test:									
3.1 Lines 1.1 and 2.1.....	46,271,882	589,038	0	33,917	7,670,448	37,750,013	23,579	0	204,887
3.2 Claim reserves and liabilities, December 31, prior year.....	49,463,908	636,904		55,814	7,060,321	41,425,931	55,770		229,168
3.3 Line 3.1 minus Line 3.2.....	(3,192,026)	(47,866)	0	(21,897)	610,127	(3,675,918)	(32,191)	0	(24,281)

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	89,876,481	2,112,600		361,908	627,040	86,470,439	274,277		30,217
2. Premiums earned.....	90,711,410	2,128,021		366,714	642,124	87,260,904	282,016		31,631
3. Incurred claims.....	61,544,934	2,294,114		218,780	1,403,170	57,602,993	43,891		(18,014)
4. Commissions.....	6,504,916	192,687		(19,111)	37,854	6,292,298	(99)		1,287
B. Reinsurance Ceded:									
1. Premiums written.....	15,782,420	6,583,424				9,198,996			
2. Premiums earned.....	15,786,563	6,584,456				9,202,107			
3. Incurred claims.....	7,819,088	2,231,623		(198)		5,587,663			
4. Commissions.....	3,857,201	2,043,449				1,813,752			

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

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

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	(5)		186,388,650	186,388,645
2. Beginning claim reserves and liabilities.....	38		27,249,033	27,249,071
3. Ending claim reserves and liabilities.....	33		34,825,202	34,825,235
4. Claims paid.....	0	0	178,812,481	178,812,481
B. Assumed Reinsurance:				
5. Incurred claims.....	129,050	165,721	61,250,163	61,544,934
6. Beginning claim reserves and liabilities.....	71,706	17,709	23,581,402	23,670,817
7. Ending claim reserves and liabilities.....	60,385	15,687	23,008,390	23,084,462
8. Claims paid.....	140,371	167,743	61,823,175	62,131,289
C. Ceded Reinsurance:				
9. Incurred claims.....			7,819,089	7,819,089
10. Beginning claim reserves and liabilities.....			4,116,630	4,116,630
11. Ending claim reserves and liabilities.....			4,100,357	4,100,357
12. Claims paid.....	0	0	7,835,362	7,835,362
D. Net:				
13. Incurred claims.....	129,045	165,721	239,819,724	240,114,490
14. Beginning claim reserves and liabilities.....	71,744	17,709	46,713,805	46,803,258
15. Ending claim reserves and liabilities.....	60,418	15,687	53,733,235	53,809,340
16. Claims paid.....	140,371	167,743	232,800,294	233,108,408
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	129,045	165,721	240,350,549	240,645,315
18. Beginning reserves and liabilities.....	71,744	17,709	46,832,814	46,922,267
19. Ending reserves and liabilities.....	60,418	15,687	53,865,602	53,941,707
20. Paid claims and cost containment expenses.....	140,371	167,743	233,317,761	233,625,875

Loyal American Life Insurance Company
SCHEDULE S - PART 1 - SECTION 1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Non-Affiliates - U.S. Non-Affiliates												
86231.....	39-0989781....	10/20/1978	Transamerica Life Insurance Company.....	IA.....	CO/I.....	OL.....	1,666,899	740,737	20,013	.....	.....	.....
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....						1,666,899	740,737	20,013	0	0	0
1099999.	Total - General Account - Non-Affiliates.....						1,666,899	740,737	20,013	0	0	0
1199999.	Total - General Account.....						1,666,899	740,737	20,013	0	0	0
2399999.	Total U.S.....						1,666,899	740,737	20,013	0	0	0
9999999.	Total.....						1,666,899	740,737	20,013	0	0	0

Loyal American Life Insurance Company
SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
Non-Affiliates - U.S. Non-Affiliates												
66044.....	46-0164570....	01/01/1994	Midland National Life.....	IA.....	OTH/I.....	LTDI.....	210	.....	.....1,851	57		
66044.....	46-0164570....	01/01/1994	Midland National Life.....	IA.....	OTH/I.....	SD.....	8,078	510	15,338	724		
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	A.....	1,207	332	5,975	2,286		
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	LTDI.....	4,588	1,890	48,407	30,668		
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	MS.....	3,807,915	141,175	907,207	283,588		
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	OM.....	2,012	569	21,935	14,722		
66583.....	39-0493780....	11/15/2017	National Guardian Life Insurance Company.....	WI.....	OTH/I.....	MS.....	79,762	3,732		11,900		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	A.....	698,523	58,683	258,112	169,678		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	CMM.....	159,232	19,490	161,091	60,386		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	D.....	193,615	13,274		14,368		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	LTDI.....	1,661,352	206,033	14,263,466	771,377		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	MS.....	48,842,602	4,274,442	7,081,831	3,991,430		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	OM.....	280,799	26,513	403,695	64,857		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	SD.....	31,982,930	1,469,638	80,192,897	8,721,537		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	STM.....	41,101	4,278	233,844	6,255		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	D.....	73,396	284		1,318		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	MS.....	621,385	12,488	20,008	50,082		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	OM.....	90,242	1,771	49,311	28,272		
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	SD.....	1,327,576	51,890	6,918,151	594,307		
0899999.	Total - Non-Affiliates - U.S. Non-Affiliates.....						89,876,525	6,286,992	110,583,119	14,817,813	0	0
1099999.	Total - Non-Affiliates.....						89,876,525	6,286,992	110,583,119	14,817,813	0	0
1199999.	Total - U.S.....						89,876,525	6,286,992	110,583,119	14,817,813	0	0
9999999.	Total.....						89,876,525	6,286,992	110,583,119	14,817,813	0	0

Loyal American Life Insurance Company
SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
88099.....	75-1608507....	03/01/2002	Optimum Re Insurance Company.....	TX.....		60,000
93572.....	43-1235868....	03/01/2002	RGA Reinsurance Company.....	MO.....		40,000
88340.....	59-2859797....	03/01/2002	Hannover Life Reassurance Company of America.....	FL.....		80,000
68713.....	84-0499703....	03/01/2002	Security Life of Denver Insurance Company.....	CO.....		20,000
86231.....	39-0989781....	04/24/1975	Transamerica Life Insurance Company.....	IA.....	6,000	10,000
91472.....	63-0782739....	05/17/1972	Globe Life & Accident Company.....	NE.....	20,880	17,500
82627.....	06-0839705....	04/01/1982	Swiss Re Life & Health America Inc.....	MO.....	50,000	10,000
63312.....	13-1935920....	08/31/2012	Great American Life Insurance	OH.....		4,214,857
63312.....	13-1935920....	01/01/2007	Great American Life Insurance	OH.....		172,236
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				76,880	4,624,593
1099999.	Total - Life and Annuity Non-Affiliates.....				76,880	4,624,593
1199999.	Total - Life and Annuity.....				76,880	4,624,593
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	2,365,649	35,380
99724.....	73-1155182....	06/01/2008	LifeShield National Insurance Company.....	OK.....		3,388,662
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				2,365,649	3,424,042
2199999.	Total - Accident and Health Non-Affiliates.....				2,365,649	3,424,042
2299999.	Total - Accident and Health.....				2,365,649	3,424,042
2399999.	Total U.S.....				2,442,529	8,048,635
9999999.	Total.....				2,442,529	8,048,635

Loyal American Life Insurance Company

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
								9	10		12	13		
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	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
86231.....	39-0989781....	04/24/1975	Transamerica Life Insurance Company.....	IA.....	YRT/I.....	OL.....	1,758,693	59,199	69,857	99,675	.....	.....	.....	.....
93572.....	43-1235868....	06/01/1989	RGA Insurance Company	MO.....	YRT/I.....	OL.....	89,573	19	39	592	.....	.....	.....	.....
93572.....	43-1235868....	12/15/1989	RGA Insurance Company	MO.....	YRT/I.....	OL.....	64,500	571	520	1,225	.....	.....	.....	.....
93572.....	43-1235868....	09/01/1986	RGA Insurance Company	MO.....	YRT/I.....	OL.....	233,334	267	245	757	.....	.....	.....	.....
60895.....	35-0145825....	05/01/1980	American United Life Insurance Company.....	IN.....	CO/I.....	OL.....	360,000	9,434	8,685	14,978	.....	.....	.....	.....
60895.....	35-0145825....	03/01/1965	American United Life Insurance Company.....	IN.....	YRT/I.....	OL.....	4,823	315	323	713	.....	.....	.....	.....
60895.....	35-0145825....	02/14/1962	American United Life Insurance Company.....	IN.....	YRT/I.....	OL.....	11,362	4,087	4,257	812	.....	.....	.....	.....
88099.....	75-1608507....	01/01/1975	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	42,395	180	171	487	.....	.....	.....	.....
86258.....	13-2572994....	02/01/1990	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	11,838	7	7	183	.....	.....	.....	.....
86258.....	13-2572994....	12/15/1989	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	64,500	571	520	1,225	.....	.....	.....	.....
86258.....	13-2572994....	11/22/1966	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	8,000	145	132	219	.....	.....	.....	.....
86258.....	13-2572994....	02/12/1965	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	599,347	20,418	25,492	20,437	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	102,099	2,651	40	802	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	.....	.....	.....413	4,297	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	1,166,996	74,422	68,828	224,803	.....	.....	.....	.....
68276.....	48-1024691....	10/01/1986	Employers Reassurance Corporation.....	KS.....	CO/I.....	OL.....	33,333	267	245	802	.....	.....	.....	.....
91472.....	63-0782739....	05/17/1972	Globe Life & Accident Insurance Company.....	NE.....	CO/I.....	OL.....	2,226,139	1,434,818	1,537,341	48,203	.....	.....	.....	.....
86258.....	13-2572994....	05/01/1984	General Re Life Corporation.....	CT.....	CO/I.....	OL.....	2,678,570	1,939,311	1,834,137	268,258	.....	.....	.....	.....
82627.....	06-0839705....	04/01/1984	Swiss Re Life & Health America Inc.....	MO.....	CO/I.....	OL.....	250,000	110,220	103,166	17,611	.....	.....	.....	.....
82627.....	06-0839705....	04/01/1982	Swiss Re Life & Health America Inc.....	MO.....	YRT/I.....	OL.....	422,105	15,282	13,822	18,137	.....	.....	.....	.....
82627.....	06-0839705....	11/01/2000	Swiss Re Life & Health America Inc.....	MO.....	OTH/I.....	OL.....	.....	.....152	.....	.....9,608	.....	.....	.....	.....
88099.....	75-1608507....	09/01/1980	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	200,000	.....	.....	.....5,644	.....	.....	.....	.....
88099.....	75-1608507....	12/31/1985	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	1,000,000	21,914	25,046	12,640	.....	.....	.....	.....
88099.....	75-1608507....	12/31/1966	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	.....	.....5,384	5,046	.....	.....	.....	.....	.....
88099.....	75-1608507....	10/15/1980	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	463,581	2,805	2,717	7,063	.....	.....	.....	.....
87572.....	23-2038295....	03/01/1980	Scottish Re (US) Inc.....	DE.....	CO/I.....	OL.....	10,000	387	359	1,049	.....	.....	.....	.....
87572.....	23-2038295....	10/01/1981	Scottish Re (US) Inc.....	DE.....	YRT/I.....	OL.....	33,493	41	447	8,955	.....	.....	.....	.....
87572.....	23-2038295....	01/01/1969	Scottish Re (US) Inc.....	DE.....	YRT/I.....	OL.....	112,154	3,015	2,777	(16,846)	.....	.....	.....	.....
88340.....	59-2859797....	11/01/1991	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	4,020,086	2,677	3,183	75,097	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	2,163,030	1,212	1,264	26,619	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	498,578	400	365	12,480	.....	.....	.....	.....
88340.....	59-2859797....	04/01/1996	Hannover Life Reassurance Company Of America.....	FL.....	CO/I.....	OL.....	209,504	558	537	1,116	.....	.....	.....	.....
64688.....	75-6020048....	06/01/1989	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	77,735	12	32	409	.....	.....	.....	.....
64688.....	75-6020048....	09/01/1986	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	33,334	267	245	839	.....	.....	.....	.....
64688.....	75-6020048....	08/01/1987	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	47,351	.....	.....	.....239	.....	.....	.....	.....
64688.....	75-6020048....	06/01/1991	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	2,433,597	1,512	1,921	44,354	.....	.....	.....	.....
64688.....	75-6020048....	11/01/1989	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	.....	.....	.....337	4,878	.....	.....	.....	.....

Loyal American Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
88099.....	75-1608507....	03/01/1976	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	35,347	167	168	569	.....	.....	.....	.....
88099.....	75-1608507....	04/19/1976	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	25,000	362	892	776	.....	.....	.....	.....
82627.....	06-0839705....	07/01/1981	Swiss Re Life & Health America Inc.....	MO.....	YRT/I.....	OL.....	208,831	437	403	2,885	.....	.....	.....	.....
88099.....	75-1608507....	03/01/2002	Optimum Re Insurance Company.....	TX.....	CO/I.....	XXXL.....	13,438,308	376,223	414,368	6,501	.....	.....	.....	.....
88340.....	59-2859797....	03/01/2002	Hannover Life Reassurance Company Of America.....	FL.....	CO/I.....	XXXL.....	17,917,745	501,630	552,491	8,667	.....	.....	.....	.....
93572.....	43-1235868....	03/01/2002	RGA Reinsurance Company.....	MO.....	CO/I.....	XXXL.....	4,479,437	125,408	138,123	4,334	.....	.....	.....	.....
68713.....	84-0499703....	03/01/2002	Security Life of Denver Insurance Company.....	CO.....	CO/I.....	XXXL.....	8,958,872	250,815	276,245	2,167	.....	.....	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Company.....	OH.....	CO/I.....	OL.....	317,186,410	113,305,433	117,654,497	3,394,413	.....	.....	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Company.....	OH.....	CO/I.....	FA.....	.....	.....106,147,302	120,558,549	23,312	.....	.....	.....	.....
63312.....	13-1935920....	01/01/2007	Great American Life Insurance Company.....	OH.....	CO/I.....	IA.....	.....	.....24,469,015	27,644,161	106,039	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						383,680,000	248,889,312	270,952,413	4,468,023	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						383,680,000	248,889,312	270,952,413	4,468,023	0	0	0	0
1199999.	Total - General Account - Authorized.....						383,680,000	248,889,312	270,952,413	4,468,023	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						383,680,000	248,889,312	270,952,413	4,468,023	0	0	0	0
6999999.	Total U.S.....						383,680,000	248,889,312	270,952,413	4,468,023	0	0	0	0
9999999.	Total.....						383,680,000	248,889,312	270,952,413	4,468,023	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Premiums	Unearned Premiums (Estimated)	Reserve Credit Taken Other Than for Unearned Premiums	11	12	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
										Current Year	Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/G.....	LTDI.....	9,501	27	.....	.....	.....	.....	.....
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/G.....	OM.....	1,285,930	3,738	554,878	.....	.....	.....	.....
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/G.....	SD.....	5,287,995	17,242	744,905	.....	.....	.....	.....
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	A.....	1,568,406	40,756	605,830	.....	.....	.....	.....
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	LTDI.....	141,171	4,284	61,477	.....	.....	.....	.....
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	OM.....	1,998,066	34,666	3,826,693	.....	.....	.....	.....
99724....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	SD.....	5,401,601	103,574	8,036,677	.....	.....	.....	.....
71404....	47-0463747....	.01/01/2009	Continental General Insurance Company.....	TX.....	OTH/I.....	LTDI.....	98,335	26,204	1,759,752	.....	.....	.....	.....
62308....	06-0303370....	.01/01/1984	Connecticut General Life Insurance Co.....	CT.....	OTH/I.....	A.....	(590)	.....	.....	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						15,790,415	230,491	15,590,212	0	0	0	0
General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates													
00000....	AA-3190987....	.07/01/2014	Cigna Global Reinsurance Company.....	BMU.....	CAT/G.....	A.....	20,140	.....	.....	.....	.....	.....	.....
0999999.	Total - General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates.....						20,140	0	0	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						15,810,555	230,491	15,590,212	0	0	0	0
1199999.	Total - General Account - Authorized.....						15,810,555	230,491	15,590,212	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						15,810,555	230,491	15,590,212	0	0	0	0
6999999.	Total - U.S.....						15,790,415	230,491	15,590,212	0	0	0	0
7099999.	Total - Non-U.S.....						20,140	0	0	0	0	0	0
9999999.	Total.....						15,810,555	230,491	15,590,212	0	0	0	0

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

Loyal American Life Insurance Company
SCHEDULE S - PART 6

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

		1	2	3	4	5
		2018	2017	2016	2015	2014
A.	OPERATIONS ITEMS					
1.	Premiums and annuity considerations for life and accident and health contracts.....	20,279	22,089	22,800	23,738	23,616
2.	Commissions and reinsurance expense allowances.....	3,962	4,002	5,101	5,310	5,383
3.	Contract claims.....	21,849	21,513	19,778	24,697	26,598
4.	Surrender benefits and withdrawals for life contracts.....					
5.	Dividends to policyholders.....					
6.	Reserve adjustments on reinsurance ceded.....					
7.	Increase in aggregate reserves for life and accident and health contracts.....					
B.	BALANCE SHEET ITEMS					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	1,314	1,490	1,505	1,567	1,815
9.	Aggregate reserves for life and accident and health contracts.....	265,366	285,759	289,587	305,447	322,978
10.	Liability for deposit-type contracts.....	10,139	10,139	10,320	10,684	11,373
11.	Contract claims unpaid.....	8,049	8,495	9,236	9,726	9,290
12.	Amounts recoverable on reinsurance.....	2,443	2,937	3,012	3,712	5,004
13.	Experience rating refunds due or unpaid.....					
14.	Policyholders' dividends (not included in Line 10).....					
15.	Commissions and reinsurance expense allowances due.....					
16.	Unauthorized reinsurance offset.....					
17.	Offset for reinsurance with certified reinsurers.....					
C.	UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18.	Funds deposited by and withheld from (F).....					
19.	Letters of credit (L).....					
20.	Trust agreements (T).....					
21.	Other (O).....					
D.	REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22.	Multiple beneficiary trust.....					
23.	Funds deposited by and withheld from (F).....					
24.	Letters of credit (L).....					
25.	Trust agreements (T).....					
26.	Other (O).....					

Loyal American Life Insurance Company
SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	311,054,010		311,054,010
2. Reinsurance (Line 16).....	3,474,380		3,474,380
3. Premiums and considerations (Line 15).....	(1,956,898)	1,313,686	(643,212)
4. Net credit for ceded reinsurance.....	XXX	271,444,965	271,444,965
5. All other admitted assets (balance).....	26,168,681		26,168,681
6. Total assets excluding Separate Accounts (Line 26).....	338,740,173	272,758,651	611,498,824
7. Separate Account assets (Line 27).....			0
8. Total assets (Line 28).....	338,740,173	272,758,651	611,498,824
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	144,091,316	255,227,265	399,318,581
10. Liability for deposit-type contracts (Line 3).....	1,589	9,482,751	9,484,340
11. Claim reserves (Line 4).....	44,833,040	8,048,635	52,881,675
12. Policyholder dividends/reserves (Lines 5 through 7).....			0
13. Premium & annuity considerations received in advance (Line 8).....	3,998,071		3,998,071
14. Other contract liabilities (Line 9).....	3,064,123		3,064,123
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....			0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....			0
19. All other liabilities (balance).....	25,910,735		25,910,735
20. Total liabilities excluding Separate Accounts (Line 26).....	221,898,874	272,758,651	494,657,525
21. Separate Account liabilities (Line 27).....			0
22. Total liabilities (Line 28).....	221,898,874	272,758,651	494,657,525
23. Capital & surplus (Line 38).....	116,841,299	XXX	116,841,299
24. Total liabilities, capital & surplus (Line 39).....	338,740,173	272,758,651	611,498,824
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	255,227,265		
26. Claim reserves.....	8,048,635		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	9,482,751		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	272,758,651		
34. Premiums and considerations.....	1,313,686		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	1,313,686		
41. Total net credit for ceded reinsurance.....	271,444,965		

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	513,781	3,242	13,725		627	531,375
2.	Alaska.....	AK	1,884	25				1,909
3.	Arizona.....	AZ	31,798	61	4,709		1,713	38,281
4.	Arkansas.....	AR	215,386	367	3,347		151	219,251
5.	California.....	CA	123,205	895	51,574	1,830	1,802	179,306
6.	Colorado.....	CO	50,924	39	309	9,294	532	61,098
7.	Connecticut.....	CT	19,811	30	10,599			30,440
8.	Delaware.....	DE	20,807	38				20,845
9.	District of Columbia.....	DC	10,169	8			21	10,198
10.	Florida.....	FL	439,494	37,393	7,387	3,423	1,269	488,966
11.	Georgia.....	GA	356,267	152	1,735	15,334	4,751	378,239
12.	Hawaii.....	HI	9,074	23			574	9,671
13.	Idaho.....	ID	9,687	-				9,687
14.	Illinois.....	IL	289,341	376	1,712	1,289		292,718
15.	Indiana.....	IN	272,672	574	267		468	273,981
16.	Iowa.....	IA	48,417	45	3,205		235	51,902
17.	Kansas.....	KS	95,884	8	2,376	4,002	461	102,731
18.	Kentucky.....	KY	195,765	113	1,771		198	197,847
19.	Louisiana.....	LA	238,643	216	9,461		255	248,575
20.	Maine.....	ME	60,187	401	191			60,779
21.	Maryland.....	MD	87,517	551	152		2,215	90,435
22.	Massachusetts.....	MA	66,834	297	80		385	67,596
23.	Michigan.....	MI	138,262	947			96	139,305
24.	Minnesota.....	MN	25,081	50,814			48	75,943
25.	Mississippi.....	MS	252,834	3,171	160		206	256,371
26.	Missouri.....	MO	183,654	350	2,020	10,230		196,254
27.	Montana.....	MT	802	8				810
28.	Nebraska.....	NE	23,728	-		1,899	3,910	29,537
29.	Nevada.....	NV	39,184	4	373		4,399	43,960
30.	New Hampshire.....	NH	12,231	10				12,241
31.	New Jersey.....	NJ	134,331	3,685			323	138,339
32.	New Mexico.....	NM	42,344	125			178	42,647
33.	New York.....	NY	14,556	269			347	15,172
34.	North Carolina.....	NC	458,979	584	9,172	17,645	14,152	500,532
35.	North Dakota.....	ND	1,204	-				1,204
36.	Ohio.....	OH	197,339	737	5,895	1,100	77	205,148
37.	Oklahoma.....	OK	108,358	137				108,495
38.	Oregon.....	OR	31,610	54			23	31,687
39.	Pennsylvania.....	PA	188,030	6,484	6,455		69	201,038
40.	Rhode Island.....	RI	17,042	38	135			17,215
41.	South Carolina.....	SC	335,023	1,434	3,828		1,900	342,185
42.	South Dakota.....	SD	14,621	-				14,621
43.	Tennessee.....	TN	436,217	1,039	2,755	3,327	366	443,704
44.	Texas.....	TX	781,835	374	15,716		4,131	802,056
45.	Utah.....	UT	22,266	11,986	394		826	35,472
46.	Vermont.....	VT	112,632	445				113,077
47.	Virginia.....	VA	201,172	528	309		795	202,804
48.	Washington.....	WA	95,712	(5)	177	2,040	107	98,031
49.	West Virginia.....	WV	133,810	716			48	134,574
50.	Wisconsin.....	WI	25,559	23		14,412		39,994
51.	Wyoming.....	WY	5,683	15	613		948	7,259
52.	American Samoa.....	AS	-	-				0
53.	Guam.....	GU	883	-			201	1,084
54.	Puerto Rico.....	PR	7,078	-			357	7,435
55.	US Virgin Islands.....	VI	7,596	510				8,106
56.	Northern Mariana Islands.....	MP	-	-				0
57.	Canada.....	CAN	190	-				190
58.	Aggregate Other Alien.....	OT	172,147	15			79	172,241
59.	Totals.....		7,379,540	129,351	160,602	85,825	49,243	7,804,561

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
Members															
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street CARING GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	3601 North Fairfax Drive Associates, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	680 Investors LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	85.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	685 New Hampshire LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	85.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	82-4794800..	.....	.....	.....	9171 Wilshire CPI-CII LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	11-3358535..	.....	.....	.....	Accredo Health Group, Inc.	DE.....	NIA.....	Accredo Health, Incorporated	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	55-0894449	.....	.....	.....	Accredo Health, Incorporated	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	30-0939067..	.....	.....	.....	Affiliated Hotel Subsidiary.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	13-3888838	.....	.....	.....	AHG of New York, Inc.....	NY.....	NIA.....	Accredo Health, Incorporated	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	75-3040465..	.....	.....	.....	Airport Holdings, LLC.....	NJ.....	NIA.....	Express Scripts, Inc.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	35-2562415..	.....	.....	.....	Alegis Care Services, LLC.....	DE.....	NIA.....	Home Physicians Management, LLC.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0400550..	.....	.....	.....	Allegiance Benefit Plan Management, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Allegiance Care Management, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	71-0916514..	.....	.....	.....	Allegiance COBRA Services, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	12814..	20-4433475..	.....	.....	.....	Allegiance Life & Health Insurance Company...	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	95.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Allegiance Provider Direct, LLC	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-3851464..	.....	.....	.....	Allegiance Re, Inc.....	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	88366..	59-2760189..	.....	.....	.....	American Retirement Life Insurance Company..	OH.....	DS.....	Loyal American Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	82-3315524..	.....	.....	.....	Arbor Heights Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	ARE/ND/CR Longwood LLC.....	DE.....	NIA.....	ND / CR Longwood LLC.....	Ownership.....	35.000	ARE-MA Region No. 41, LLC (non-affiliate).....	...N.....	.....
0901	Cigna Group.....	.....	86-3581583..	.....	.....	.....	Arizona Health Plan, Inc.	AZ.....	NIA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-1543748..	.....	.....	.....	AS Acquisition Corp.....	SC.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0585518..	.....	.....	.....	Benefit Management Corp.....	MT.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-2650133..	.....	.....	.....	Berewick Apartments LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	85.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	43-1815573	.....	.....	.....	Biopartners in Care, Inc.	MO.....	NIA.....	Accredo Health, Incorporated	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1522976..	.....	.....	.....	Blodget & Hazard Limited.....	GBR.....	NIA.....	Cigna Re Corporation.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	10095..	52-2259087..	.....	.....	.....	Bravo Health Mid-Atlantic, Inc.....	MD.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	11254..	52-2363406..	.....	.....	.....	Bravo Health Pennsylvania, Inc.....	PA.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-1713977..	.....	.....	.....	Brighter, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	BWG Holdings I Corp.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	18.100	AEA Investors Small Business Fund II LP (non-affiliate)	...N.....	.....
0901	Cigna Group.....	.....	61-1162797..	.....	.....	.....	Care Continuum, Inc.....	DE.....	NIA.....	SpectraCare Health Care Ventures, Inc.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-2760646..	.....	.....	.....	CareAllies, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	26-0180898..	.....	.....	.....	CareAllies, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	47-2500642..	.....	.....	.....	CareCore National Group, LLC	DE.....	NIA.....	Oz Parent, Inc.;eviCore 5, LLC;eviCore 6, LLC;eviCore 8, LLC (exact ownership % currently NA)	Ownership.....	100.000	Cigna Corporation.....	...N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		46-4861112..				CareCore National Intermediate Holdings, LLC.	DE.....	NIA.....	CareCore National Group, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		14-1831391..				CareCore National, LLC	NY.....	NIA.....	CareCore National Intermediate Holdings, LLC	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	10144..	20-1089572..				CareCore NJ, LLC	NJ.....	IA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		27-3845847..				CareNext Managed Care, LLC.....	NY.....	NIA.....	CareNext Post-Acute, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		47-2873703..				CareNext Post-Acute, LLC.....	DE.....	NIA.....	CareCore National, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		45-2681649..				CarePlexus, LLC.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2562994..				CARING 500 Ygnacio Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2318410..				CARING 9171 Wilshire Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2563284..				CARING Alta Woodson Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		37-1903297..				CARING Capitol Hill GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		32-0570889..				CARING Capitol Hill LP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2318370..				CARING Dulles Town Center Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2318233..				CARING Heights at Bear Creek Investors LLC..	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2339522..				CARING Mallory Square Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-2563138..				CARING Soma Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		45-2604992..				CCN NMO, LLC.....	NY.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		33-1039759..				CCN-WNY IPA, LLC.....	NY.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		34-1970892..				Ceres Sales of Ohio, LLC.....	OH.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		06-1332403..				CG Individual Tax Benefits Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		06-1332405..				CG Life Pension Benefits Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		06-1332401..				CG LINA Pension Benefits Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		45-3481107..				CG Mystic Center LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		45-3481241..				CG Mystic Land LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				CG Seventh Street LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...87.500	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		20-3870049..				CG Skyline, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		82-1280312..				CG/Wood ALTA 601, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		81-3281922..				CGGL Chapman LLC.....	DE.....	NIA.....	CGGL Orange Collection LLC.....	Ownership.....	...90.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		81-3313562..				CGGL City Parkway LLC.....	DE.....	NIA.....	CGGL Orange Collection LLC.....	Ownership.....	...90.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		61-1797835..				CGGL Orange Collection LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				CGO PARTICIPATOS LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...99.780	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		59-3466707..				Chiro Alliance Corporation.....	FL.....	NIA.....	Palladian Health of Florida, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		47-4235739..				CI Perris 151, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...75.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		81-3389374..				CIG-LEI Ygnacio Associates LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna & CMB Health Services Company, Ltd.....	CHN.....	NIA.....	Cigna & CMB Life Insurance Company Limited	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna & CMB Life Insurance Company Limited	CHN.....	IA.....	Life Insurance Company of North America.....	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	CIGNA 2000 UK Pension LTD.....	GBR.....	NIA.....	Cigna European Services (UK) Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-5402196..	.....	.....	.....	Cigna Affiliates Realty Investment Group LLC...	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Alder Holdings, LLC.....	DE.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Apac Holdings, Ltd.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	13733..	03-0452349..	.....	.....	.....	Cigna Arbor Life Insurance Company.....	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-1181787..	.....	.....	.....	Cigna Beechwood Holdings.....	BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	51.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	94-3107309..	.....	.....	.....	Cigna Behavioral Health of California, Inc.....	CA.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	75-2751090..	.....	.....	.....	Cigna Behavioral Health of Texas, Inc.	TX.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	41-1648670..	.....	.....	.....	Cigna Behavioral Health, Inc.....	MN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Bellevue Alpha LLC.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0515554..	.....	.....	.....	Cigna Benefit Technology Solutions, Inc.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	01-0947889..	.....	1489070	.....	Cigna Benefits Financing, Inc.....	DE.....	NIA.....	Cigna Investments, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Brokerage & Marketing (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	75.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	.....	.....	.....	.....	Cigna Cedar Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-1137759..	.....	.....	.....	Cigna Chestnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Walnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3396038..	.....	.....	.....	Cigna Corporate Services, LLC.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	82-4991898..	.....	1739940	US.....	Cigna Corporation.....	DE.....	UIP.....	Publicly Traded.....	Ownership.....	100.000	Publicly Traded.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Data Services (Shanghai) Company Limited	CHN.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	59-2600475..	.....	.....	.....	Cigna Dental Health Of California, Inc.....	CA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11175..	59-2675861..	.....	.....	.....	Cigna Dental Health Of Colorado, Inc.....	CO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95380..	59-2676987..	.....	.....	.....	Cigna Dental Health Of Delaware, Inc.....	DE.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52021..	59-1611217..	.....	.....	.....	Cigna Dental Health Of Florida, Inc.....	FL.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1351097..	.....	.....	.....	Cigna Dental Health of Illinois, Inc.....	IL.....	NIA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52024..	59-2625350..	.....	.....	.....	Cigna Dental Health Of Kansas, Inc.....	KS.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52108..	59-2619589..	.....	.....	.....	Cigna Dental Health Of Kentucky, Inc.....	KY.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	48119..	59-2740468..	.....	.....	.....	Cigna Dental Health Of Maryland, Inc.....	MD.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11160..	06-1582068..	.....	.....	.....	Cigna Dental Health Of Missouri, Inc.....	MO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11167..	59-2308062..	.....	.....	.....	Cigna Dental Health Of New Jersey, Inc.....	NJ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95179..	56-1803464..	.....	.....	.....	Cigna Dental Health Of North Carolina, Inc.....	NC.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47805..	59-2579774..	.....	.....	.....	Cigna Dental Health Of Ohio, Inc.....	OH.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47041..	52-1220578..	.....	.....	.....	Cigna Dental Health Of Pennsylvania, Inc.....	PA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	95037...	59-2676977..	.....	.....	.....	Cigna Dental Health Of Texas, Inc.....	TX.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52617...	52-2188914..	.....	.....	.....	Cigna Dental Health Of Virginia, Inc.....	VA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47013...	86-0807222..	.....	.....	.....	Cigna Dental Health Plan Of Arizona, Inc.....	AZ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	59-2308055..	.....	.....	.....	Cigna Dental Health, Inc.....	FL.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	58-1136865..	.....	.....	.....	Cigna Direct Marketing Company, Inc.	DE.....	NIA.....	Life Insurance Company of North America.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-1155943..	.....	.....	.....	Cigna Elmwood Holdings, SPRL.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Europe Insurance Company S.A.-N.V.....	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	99.999	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna European Services (UK) Limited.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	62-1724116..	.....	.....	.....	Cigna Federal Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Finans Emeklilik Ve Hayat A.S.	TUR.....	NIA.....	Cigna Nederland Gamma, B.V.....	Ownership.....	51.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	51-0389196..	.....	.....	.....	Cigna Global Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Global Insurance Company Limited.....	GBR.....	IA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	AA-3190987..	.....	.....	.....	Cigna Global Reinsurance Company, Ltd.	BMU.....	IA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Global Wellbeing Holdings Limited	GBR.....	NIA.....	Connecticut General Corporation.....	Ownership.....	70.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Global Wellbeing Solutions Limited	GBR.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	67369..	59-1031071..	.....	.....	.....	Cigna Health and Life Insurance Company.....	CT.....	UDP.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	62-1312478..	.....	.....	.....	Cigna Health Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-1728483..	.....	.....	.....	Cigna Health Management, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Health Solution India Pvt. Ltd.....	IND.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	99.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-2741293..	.....	.....	.....	Cigna Healthcare Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	84-0985843..	.....	.....	.....	Cigna Healthcare Holdings, Inc.....	CO.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	52-1404350..	.....	.....	.....	Cigna HealthCare Mid-Atlantic, Inc.....	MD.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95125..	86-0334392..	.....	.....	.....	Cigna HealthCare of Arizona, Inc.....	AZ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	95-3310115..	.....	.....	.....	Cigna HealthCare of California, Inc.....	CA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95604..	84-1004500..	.....	.....	.....	Cigna HealthCare of Colorado, Inc.....	CO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95660..	06-1141174..	.....	.....	.....	Cigna HealthCare of Connecticut, Inc.....	CT.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95136..	59-2089259..	.....	.....	.....	Cigna HealthCare of Florida, Inc.....	FL.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	96229..	58-1641057..	.....	.....	.....	Cigna HealthCare of Georgia, Inc.....	GA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95602..	36-3385638..	.....	.....	.....	Cigna HealthCare of Illinois, Inc.....	IL.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95525..	35-1679172..	.....	.....	.....	Cigna HealthCare of Indiana, Inc.....	IN.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	01-0418220..	.....	.....	.....	Cigna HealthCare of Maine, Inc.....	ME.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0402111..	.....	.....	.....	Cigna HealthCare of Massachusetts, Inc.....	MA.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95493..	02-0387749..	.....	.....	.....	Cigna HealthCare of New Hampshire, Inc.....	NH.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95500..	22-2720890..	.....	.....	.....	Cigna HealthCare of New Jersey, Inc.....	NJ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95132..	56-1479515..	.....	.....	.....	Cigna HealthCare of North Carolina, Inc.....	NC.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-2301807..	.....	.....	.....	Cigna HealthCare of Pennsylvania, Inc.....	PA.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	95708...	06-1185590..	.....	.....	.....	Cigna HealthCare of South Carolina, Inc.....	SC.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	95635...	36-3359925..	.....	.....	.....	Cigna HealthCare of St. Louis, Inc.....	MO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	95606...	62-1218053..	.....	.....	.....	Cigna HealthCare of Tennessee, Inc.....	TN.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	95383...	74-2767437..	.....	.....	.....	Cigna HealthCare of Texas, Inc.....	TX.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	62-1230908..	.....	.....	.....	Cigna HealthCare of Utah, Inc.....	UT.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	02-0495422..	.....	.....	.....	Cigna Healthcare, Inc.....	VT.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna HLA Technology Services Limited	HKG.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1059331..	.....	.....	.....	Cigna Holding Company.....	DE.....	UIP.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-3009279..	.....	.....	.....	Cigna Holdings Overseas, Inc.....	DE.....	NIA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1072796..	.....	.....	.....	Cigna Holdings, Inc.....	DE.....	NIA.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Hong Kong Holdings Company Limited...	HKG.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-1903785..	.....	.....	.....	Cigna Insurance Agency, LLC.....	CT.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Management Services (DIFC), Ltd.	ARE.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Middle East S.A.L.....	LBN.....	IA.....	Cigna Cedar Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Public Company Limited.....	THA.....	IA.....	KDM Thailand Limited.....	Ownership.....	...75.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Services (Europe) Limited.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-2924152..	.....	.....	.....	Cigna Integratedcare, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	51-0402128..	.....	.....	.....	Cigna Intellectual Property, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	51-0111677..	.....	.....	.....	Cigna International Corporation, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	52-0291385..	.....	.....	.....	Cigna International Finance, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services Kenya Limited	KEN.....	NIA.....	Cigna International Health Services, BVBA.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services Sdn. Bhd...	MYS.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services, BVBA.....	BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...51.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services, LLC	FL.....	NIA.....	Cigna International Health Services, BVBA.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	30-3087621..	.....	.....	.....	Cigna International Marketing (Thailand) Limited	THA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...99.900	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Services Australia Pty Ltd...	AUS.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	23-2610178..	.....	.....	.....	Cigna International Services, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1095823..	.....	.....	.....	Cigna Investment Group, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-0861092..	.....	.....	.....	Cigna Investments, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Korea Chusik Heosa (English Translation: Cigna Korea Company Limited)	KOR.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	98-1146864..	.....	.....	.....	Cigna Laurel Holdings, Ltd.....	BMU.....	NIA.....	Cigna Linden Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Legal Protection U.K. Ltd.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.5

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		AA-1560515..				Cigna Life Insurance Company of Canada.....	CAN.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		AA-1240009..				Cigna Life Insurance Company of Europe S.A.-N.V.	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	...99.993	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	64548..	13-2556568..	...3281743			Cigna Life Insurance Company of New York.....	NY.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Life Insurance New Zealand Limited.....	NZL.....	IA.....	Cigna International Health Services Sdn. Bhd.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		46-4110289..				Cigna Linden Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...80.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Magnolia Holdings, Ltd.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		23-2741294..				Cigna Managed Care Benefits Company.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		98-1154657..				Cigna Myrtle Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...50.540	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	61727..	34-0970995..				Cigna National Health Insurance Company.....	OH.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Nederland Alpha Cooperatief U.A.....	NLD.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...99.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Nederland Beta B.V.....	NLD.....	NIA.....	Cigna Nederland Alpha Cooperatief U.A.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Nederland Gamma B.V.....	NLD.....	NIA.....	Cigna Walnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna New Zealand Finance Limited.....	NZL.....	NIA.....	Cigna New Zealand Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna New Zealand Holdings Limited.....	NZL.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Oak Holdings, Ltd.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		32-0222252..				Cigna Onsite Health, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Palmetto Holdings, Ltd.....	BMU.....	NIA.....	Cigna Laurel Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		46-4099800..				Cigna Poplar Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		06-1071502..				Cigna RE Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		06-1567902..				Cigna Resource Manager, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Sequoia Holdings SPRL.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Taiwan Life Assurance Company Limited	TWN.....	IA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Teak Holdings, LLC.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Turkey Danismanlik Hizmetleri, A.S. (English translation: Cigna Turkey Consultancy Services, A.S.)	TUR.....	NIA.....	Cigna Magnolia Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-1069280..				Cigna Ventures, LLC.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Walnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Willow Holdings, Ltd.....	GBR.....	NIA.....	Cigna Oak Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Worldwide General Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	90859..	23-2088429..				Cigna Worldwide Insurance Company.....	DE.....	IA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				Cigna Worldwide Life Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				CignaTTK Health Insurance Company Limited..	IND.....	IA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...49.000	TTK (non-affiliate).....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.6

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000.....	.....	.....	.....	Community Health Network, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1252419.....	.....	.....	.....	Connecticut General Benefit Payments, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-0840391.....	.....	.....	.....	Connecticut General Corporation.....	CT.....	UIP.....	Cigna Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	62308.....	06-0303370.....	.....	.....23419	.....	Connecticut General Life Insurance Company...	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-0268530.....	.....	.....	.....	CORAC, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	82-4936006.....	.....	.....	.....	CPI-CII 9171 Wilshire JV LLC.....	DE.....	NIA.....	Cigna Affilates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000.....	.....	.....	.....	CR Longwood Investors L.P.....	DE.....	NIA.....	Cigna Affilates Realty Investment Group, LLC.	Ownership.....	27.030	Charles River Realty Longwood, LLC (non-affiliate)	N.....	.....
0901	Cigna Group.....	.....	00-0000000.....	.....	.....	.....	CR Washington Street Investors LP.....	DE.....	NIA.....	Cigna Affilates Realty Investment Group, LLC.	Ownership.....	33.820	Charles River Washington Street LLC (non-affiliate)	N.....	.....
0901	Cigna Group.....	.....	47-2746692.....	.....	.....	.....	Cricket Health, Inc.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	9.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	36-4369972.....	.....	.....	.....	CuraScript, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000.....	.....	.....	.....	Diamondview Tower CM-CG LLC.....	DE.....	NIA.....	Cigna Affilates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	16-1526641.....	.....	.....	.....	Diversified NY IPA, Inc.....	NY.....	NIA.....	Diversified Pharmaceutical Services, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	41-1627938.....	.....	.....	.....	Diversified Pharmaceutical Services, Inc.....	MN.....	NIA.....	Express Scripts, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	71-0958489.....	.....	.....	.....	DNA Direct, Inc.	DE.....	NIA.....	AS Acquisition Corp.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000.....	.....	.....	.....	Dulles Town Center Mall, LLC.....	VA.....	NIA.....	Cigna Affilates Realty Investment Group, LLC.	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3542089.....	.....	.....	.....	Econdisc Contracting Solutions, LLC.....	DE.....	NIA.....	Express Scripts Pharmaceutical Procurement LLC (90%)	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	CN 98-035879.....	.....	.....	.....	ESI Canada.....	CAN.....	NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP Canada, ULC (0.1%)	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	CN 98-035879.....	.....	.....	.....	ESI GP Canada ULC.....	CAN.....	NIA.....	Express Scripts Canada Co.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1925556.....	.....	.....	.....	ESI GP Holdings, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	.....	.....	.....	.....	ESI GP2 Canada ULC.....	CAN.....	NIA.....	Express Scripts Canada Co.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	74-2974964.....	.....	.....	.....	ESI Mail Order Processing, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1867735.....	.....	.....	.....	ESI Mail Pharmacy Service, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1925562.....	.....	.....	.....	ESI Partnership.....	DE.....	NIA.....	Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%)	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	41-2006555.....	.....	.....	.....	ESI Resources, Inc.....	MN.....	NIA.....	ESI Partnership.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	46-4676347.....	.....	.....	.....	eviCore 1, LLC.....	DE.....	NIA.....	Oz Parent, Inc.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	47-2396957.....	.....	.....	.....	eviCore 2, Inc.....	DE.....	NIA.....	Oz Parent, Inc.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	47-2477846.....	.....	.....	.....	eviCore 3, LLC.....	DE.....	NIA.....	Oz Parent, Inc.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	36-4799616.....	.....	.....	.....	eviCore 4, Inc.....	DE.....	NIA.....	Oz Parent, Inc.	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	46-5364336.....	.....	.....	.....	eviCore 5, LLC.....	DE.....	NIA.....	Oz Parent, Inc.;eviCore 1, LLC (exact ownership % currently NA)	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	81-1416563.....	.....	.....	.....	eviCore 6, LLC.....	DE.....	NIA.....	Oz Parent, Inc.;eviCore 1, LLC (exact ownership % currently NA)	Ownership.....	100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.7

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		30-0847201..				eviCore 8, LLC.....	DE.....	NIA.....	Oz Parent, Inc.;eviCore 2, LLC;eviCore 3,LLC;eviCore 9,LP (exact ownership % currently NA)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		35-2522292..				eviCore 9, LP.....	DE.....	NIA.....	Oz Parent, Inc.;eviCore 4, Inc. (exact ownership % is currently NA)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		62-1615395..				eviCore healthcare MSI, LLC.....	TN.....	NIA.....	MedSolutions Holdings, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	13918..	27-3175443..				Express Reinsurance Company.....	MO.....	IA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		41-2063830				Express Scripts Administrators LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		98-0650775/ C				Express Scripts Canada Co.....	CAN.....	NIA.....	Express Scripts Canada Holding Co.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		43-1942542..				Express Scripts Canada Holding Co.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		27-1490640..				Express Scripts Canada Holding, LLC.....	DE.....	NIA.....	Express Scripts Canada Holding Co.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....						Express Scripts Canada Services.....	CAN.....	NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		CN25-001286				Express Scripts Canada Wholesale.....	CAN.....	NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		45-2884094..				Express Scripts Holding Company.....	DE.....	NIA.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		20-5826948..				Express Scripts Pharmaceutical Procurement, LLC	DE.....	NIA.....	ESI Mail Pharmacy Service, Inc. (50%); Express Scripts, Inc. (50%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....						Express Scripts Pharmacy Atlantic, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....						Express Scripts Pharmacy Central, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....						Express Scripts Pharmacy Ontario, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....						Express Scripts Pharmacy West, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		30-0789911..				Express Scripts Pharmacy, Inc.....	DE.....	NIA.....	Medco Health Services, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		22-3114423..				Express Scripts Sales Operations, Inc.....	NJ.....	NIA.....	ESI Mail Pharmacy Service, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		20-3126104..				Express Scripts Senior Care Holdings, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		20-3126075..				Express Scripts Senior Care, Inc.....	DE.....	NIA.....	Express Scripts Senior Care Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		43-1832983..				Express Scripts Services Co.	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		43-1869712..				Express Scripts Specialty Distribution Services, Inc.	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		22-2230703..				Express Scripts Strategic Development, Inc.	NJ.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		43-1869714..				Express Scripts Utilization Management Company	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		43-1420563..				Express Scripts, Inc.....	DE.....	NIA.....	Express Scripts Holding Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				FirstAssist Administration Limited	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		23-1914061..				Former Cigna Investments, Inc	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		02-0523249..				Freco, Inc.....	FL.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		20-3229217..				Freedom Service Company, LLC.....	FL.....	NIA.....	Lynnfield Drug, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Gillette Ridge Community Council, Inc.....	CT.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-3700105..				Gillette Ridge Golf, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		93-1174749..				Great-West Healthcare of Illinois, Inc.....	IL.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				GRG Acquisitions LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		119-599-164..				Grown Ups New Zealand Limited.....	NZL.....	NIA.....	Cigna Life Insurance New Zealand Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		76-0657035..				GulfQuest, LP.....	TX.....	NIA.....	HouQuest, LLC.....	Ownership.....	...99.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		52-2149519..				Hazard Center Investment Company LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		04-2992335..				Healthbridge Reimbursement & Product Support, Inc.	MA.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		26-2159005..				Healthbridge, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		27-3611739..				HealthFortis, Inc.	DE.....	NIA.....	AS Acquisition Corp.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-2086778..				Health-Lynx, LLC.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1533555..				Healthsource Benefits, Inc.	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		02-0467679..				Healthsource Properties, Inc.	NH.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		02-0387748..			...855587	Healthsource, Inc.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....	12902..	20-8534298..				HealthSpring Life & Health Insurance Company, Inc.	TX.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-8647386..				HealthSpring Management of America, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....	11532..	65-1129599..				HealthSpring of Florida, Inc.....	FL.....	IA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		26-2353772..				HealthSpring Pharmacy of Tennessee, LLC.....	DE.....	NIA.....	HealthSpring Pharmacy Services, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		26-2353476..				HealthSpring Pharmacy Services, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		72-1559530..				HealthSpring USA, LLC.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-1821898..			...1339553	HealthSpring, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		81-4139432..				Heights at Bear Creek Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		27-3582688..				Henry on the Park Associates, LLC.....	DE.....	NIA.....	Corac, LLC	Ownership.....	...80.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-4266628..				Home Physicians Management, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		75-3108521..				HouQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Houston Briar Forest Apartments Limited Partnership	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	80.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Ideal Properties II LLC.....	CA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	85.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		35-2041388..				IHN, Inc.....	IN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-1655179..				Innovative Product Alignment, LLC.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-0658250..				Inside RX, LLC.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		81-0425785..				Intermountain Underwriters, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				KDM (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	...99.900	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	20-8064696..	.....	.....	.....	Kronos Optimal Health Company.....	AZ.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	47-5292506..	.....	.....	.....	L&C Investments, LLC.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	47-4375626..	.....	.....	.....	Lakehills CM-CG LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	86-0805962..	.....	.....	.....	Landmark Healthcare Colorado, Inc.	CO.....	NIA.....	Landmark Healthcare, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	68-0393103..	.....	.....	.....	Landmark Healthcare Services, Inc.	CA.....	NIA.....	Landmark Healthcare, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	95-4034089..	.....	.....	.....	Landmark Healthcare, Inc.	CA.....	NIA.....	AS Acquisition Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	65498..	23-1503749..	.....	59361	.....	Life Insurance Company of North America.....	PA.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1252418..	.....	.....	.....	LINA Benefit Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	LINA Financial Service.....	KOR.....	NIA.....	Cigna Korea Chusik Heosa	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	LINA Life Insurance Company of Korea.....	KOR.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	65722..	63-0343428..	.....	.....	.....	Loyal American Life Insurance Company.....	OH.....	RE.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	58-2593075..	.....	.....	.....	Lynnfield Compounding Center, Inc.....	FL.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	04-3546044..	.....	.....	.....	Lynnfield Drug, Inc.....	FL.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-1506930	.....	.....	.....	MAH Pharmacy, LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	80-0908244..	.....	.....	.....	Mallory Square Partners I, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...80.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Managed Care Consultants, Inc.....	NV.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	51-0500147..	.....	.....	.....	Matrix GPO, LLC.....	IN.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	59-3720653..	.....	.....	.....	Matrix Healthcare Services, Inc.....	FL.....	NIA.....	MyMatrixx Holdings, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1346406..	.....	.....	.....	MCC Independent Practice Association of New York, Inc.	NY.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	63762..	13-3506395	.....	.....	.....	Medco Containment Insurance Company of NY	NY.....	IA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	34720..	42-1425239	.....	.....	.....	Medco Containment Life Insurance Company	PA.....	IA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-3709630	.....	.....	.....	Medco Europe II, LLC	DE.....	NIA.....	Medco Europe, LLC	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-2166374..	.....	.....	.....	Medco Europe, LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0616525	.....	.....	.....	Medco Health Puerto Rico, LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	26-3544786	.....	.....	.....	Medco Health Services, Inc.	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	22-3461740	.....	.....	.....	Medco Health Solutions, Inc.	DE.....	NIA.....	Express Scripts Holding Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	99-0362031	.....	.....	.....	Medco International Holdings, BV	NLD.....	NIA.....	MHS Holdings, CV	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	88-0334401..	.....	.....	.....	Mediversal, Inc.	NV.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-3801345..	.....	.....	.....	MedSolutions Holdings, Inc.	DE.....	NIA.....	CareCore National, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	62-1872797..	.....	.....	.....	MedSolutions of Texas, Inc.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-3741831	.....	.....	.....	MHS Holdings, CV	NLD.....	NIA.....	Medco Europe II, LLC (0.01%); Medco Europe, LLC (99.99%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	32-0071543..	.....	.....	.....	MSI Health Organization of Texas, Inc.	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-5492993..	.....	.....	.....	MSI HT, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....		27-5493148..				MSI LT, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		27-5493321..				MSI SAR-GW, LLC	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		86-1090522..				MSIAZ I, LLC	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-1749733..				MSICA I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-1222347..				MSICO I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		55-0840800..				MSIFL, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		26-0181185..				MSIMD I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		74-3122235..				MSINC I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		11-3715243..				MSINH II, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		03-0524694..				MSINH, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-1749446..				MSINJ I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-1761914..				MSINV I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		55-0840806..				MSISC II, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		26-0336736..				MSIVT I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-2536458..				MSIWA, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		36-4833284..				MyM Technology Services, LLC.....	FL.....	NIA.....	MyMatrixx Holdings, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-1350878..				myMatrixx Holdings, LLC.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-2589799..				myMatrixx-B, LLC.....	FL.....	NIA.....	Matrix Healthcare Services, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....						Naryx Pharma Inc.....	CAN.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	...21.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				ND/CR Longwood LLC.....	DE.....	NIA.....	CR Longwood Investors L.P.....	Ownership.....	...95.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		52-1929677..				NewQuest Management Northeast, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		33-1033586..				NewQuest Management of Alabama, LLC.....	AL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-4954206..				NewQuest Management of Florida, LLC.....	GA.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		77-0632665..				NewQuest Management of Illinois, LLC.....	IL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		45-0633893..				NewQuest Management of West Virginia, LLC..	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		76-0628370..				NewQuest, LLC.....	TX.....	NIA.....	HealthSpring, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Notch 8 Residential, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...85.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		91-1599329..				Olympic Health Management Services, Inc.....	WA.....	NIA.....	Olympic Health Management Systems, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		91-1500758..				Olympic Health Management Systems, Inc.....	WA.....	NIA.....	Sterling Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		45-2355015..		...1611115		Omada Health, Inc.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...7.693	Cigna Corporation	N.....	
0901	Cigna Group.....		00-0000000..				OnePath Life (NZ) Limited.....	NZL.....	IA.....	Cigna New Zealand Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-3430587..				Oz Parent, Inc.	DE.....	NIA.....	Express Scripts Holding Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		26-1937849..				Palladian Health of Florida, LLC.....	DE.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		16-1513067..				Palladian Independent Practice Association, LLC	DE.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		80-0818758..				Patient Provider Alliance, Inc.....	DE.....	NIA.....	Brighter, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2368310..				Piso Delmatico, LLC.....	DE.....	NIA.....	Express Scripts, Inc. (55%); Petco Animal Supplies Stores, Inc. (non-affiliated) (45%)	Ownership.....	55.000	Cigna Corporation.....	N.....	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		26-1737661..				Premerus, Inc.	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		35-1927379..				Priority Healthcare Corporation.....	IN.....	NIA.....	CuraScript, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		59-3761140..				Priority Healthcare Distribution, Inc.....	FL.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
							Provident American Life & Health Insurance Company	OH.....	IA.....	Cigna National Health Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	67903..	23-1335885..				PT GAR Indonesia.....	IDN.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...99.160	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				PT PGU Indonesia.....	IDN.....	NIA.....	PT GAR Indonesia.....	Ownership.....	...99.990	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		AA-5360003..				PT. Asuransi Cigna.....	IDN.....	IA.....	Cigna Worldwide Insurance Company.....	Ownership.....	...80.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				PUR Arbors Apartments Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...87.500	Cigna Corporation.....	...N.....	
							QPID Health, LLC.....	DE.....	NIA.....	MedSolutions Holdings, Inc. (3%);eviCore Healthcare MSI, LLC (97%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		23-3744987..				QualCare Alliance Networks, Inc.....	NJ.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...Y.....	
							QualCare Captive Insurance Company Inc., PCC	NJ.....	IA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		46-1634843..				QualCare Management Resources Limited Liability Company	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		22-3129563..				QualCare, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				RHP (Thailand) Limited.....	THA.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...49.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		83-1460134..				Rise-CG Capitol Hill, LP.....	DE.....	NIA.....	CARING Capitol Hill GP LLC.....	Ownership.....	...90.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		35-1641636..				Sagamore Health Network, Inc.....	IN.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		00-0000000..				SB-SNH LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...85.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		22-2483867..				Scibal Associates, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
							Secon Properties, LP.....	CA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...50.000	South Coast Plaza Associates, LLC (non-affiliate)	...N.....	
0901	Cigna Group.....		82-1732483..				SOMA Apartments Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		82-4405071..				Specialty Products Acquisitions, LLC.....	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		61-1317695..				SpectraCare Health Care Ventures, Inc.....	FL.....	NIA.....	SpectraCare, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		61-1147068..				SpectraCare, Inc.....	KY.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....	77399..	13-1867829..		...1259055		Sterling Life Insurance Company.....	IL.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		47-2658932..				Strategic Pharmaceutical Investments, LLC.....	DE.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
							SureScripts, LLC	VA.....	NIA.....	Express Scripts, Inc. 16.7%/Medco Health Solutions, Inc. 16.7%	Ownership.....	...33.400	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		22-3474888..				Systemed, LLC.....	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		23-3074013..				TEL-DRUG of Pennsylvania, L.L.C.....	PA.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	
0901	Cigna Group.....		46-0427127..				Tel-Drug, Inc.....	SD.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Temple Insurance Company Limited.....	BMU.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-5524622..	.....	.....	.....	Tennessee Quest, LLC.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	75-3108527..	.....	.....	.....	TexQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Transwestern Federal , L.L.C.....	DE.....	NIA.....	Transwestern Federal Holdings, L.L.C.....	Ownership.....	7.616	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Transwestern Federal Holdings, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	7.616	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	39-1886617..	.....	.....	.....	Triad Healthcare, Inc.	CT.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	65269..	75-2305400..	.....	.....	.....	United Benefit Life Insurance Company.....	OH.....	IA.....	Provident American Life and Health Insurance Company	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	88-0344624..	.....	.....	.....	Universal Claims Administration.....	MT.....	NIA.....	Mediversal, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	UVL, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	71.400	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	82-4410128..	.....	.....	.....	ValoremRx Sourcing Solutions, LLC.....	DE.....	NIA.....	Specialty Products Acquisitions, LLC (50%)....	Ownership.....	50.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-0463704..	.....	.....	.....	Vielife Services, Inc.	DE.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	88-0455414..	.....	.....1462078	.....	WorldDoc, Inc.....	NV.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	20.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		00-0000000..				YCFM Servicos LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	56.020	Cigna Corporation.....	N.....	

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
53	06-1059331.....	Cigna Corporation.....	2,518,300,000	-	-	170,500	(48,286)	-	-	-	2,518,422,214	-
	06-1072796.....	Cigna Holdings, Inc.....	-	(370,962,716)	-	-	(1,270,342)	-	-	-	(372,233,058)	-
	82-4991898.....	HalfMoon Parent, Inc.....	-	-	-	-	-	0	-	-	0	-
	82-5339235.....	HalfMoon I, Inc.....	-	-	-	-	-	0	-	-	0	-
	00-0000000.....	HalfMoon II, Inc.....	-	-	-	-	-	0	-	-	0	-
	51-0402128.....	Cigna Intellectual Property, Inc.....	-	-	-	-	-	0	-	-	0	-
	06-1095823.....	Cigna Investment Group, Inc.....	-	-	-	-	436,738	-	-	-	436,738	-
	52-0291385.....	Cigna International Finance, Inc.....	-	-	-	-	-	0	-	-	0	-
	23-1914061.....	Former Cigna Investments, Inc.....	-	-	-	-	2,737,196	-	-	-	2,737,196	-
	06-0861092.....	Cigna Investments, Inc.....	-	-	-	-	43,426,409	-	-	-	43,426,409	-
	01-0947889.....	Cigna Benefits Financing, Inc.....	-	-	-	-	1,078,560	-	-	-	1,078,560	-
	81-2760646.....	CareAllies, Inc.....	-	11,000,000	-	-	(1,017)	-	-	-	10,998,983	-
	06-0840391.....	Connecticut General Corporation.....	64,000,000	-	-	-	(7,588)	-	-	-	63,992,412	-
	81-0585518.....	Benefit Management Corp.....	(6,000,000)	-	-	-	-	-	-	-	(6,000,000)	-
	12814.....	20-4433475.....	Allegiance Life & Health Insurance Company	-	-	-	(2,042,987)	(1,255,549)	-	-	(3,298,536)	-
	20-3851464.....	Allegiance Re, Inc.....	-	-	-	-	-	0	-	-	0	-
	81-0400550.....	Allegiance Benefit Plan Management, Inc.....	-	-	-	-	559,747	-	-	-	559,747	-
	71-0916514.....	Allegiance COBRA Services, Inc.....	-	-	-	-	661	-	-	-	661	-
	00-0000000.....	Allegiance Provider Direct, LLC.....	-	-	-	-	-	0	-	-	0	-
	00-0000000.....	Community Health Network, LLC.....	-	-	-	-	-	0	-	-	0	-
	81-0425785.....	Intermountain Underwriters, Inc.....	-	-	-	-	31,581	-	-	-	31,581	-
	03-0507057.....	Allegiance Care Management, LLC.....	-	-	-	-	100,794	-	-	-	100,794	-
	20-1821898.....	HealthSpring, Inc.....	-	-	-	-	2,101,929	-	-	-	2,101,929	-
	76-0628370.....	NewQuest, LLC.....	(12,450,000)	-	-	-	(124,750)	-	-	-	(12,574,750)	-
	52-1929677.....	NewQuest Management Northeast, LLC.....	-	(3,000,000)	-	-	102,331,559	-	-	-	99,331,559	-
	10095.....	52-2259087.....	Bravo Health Mid-Atlantic, Inc.....	-	3,000,000	-	(23,696,681)	-	-	-	(20,696,681)	-
	11254.....	52-2363406.....	Bravo Health Pennsylvania, Inc.....	(65,000,000)	-	-	(78,218,262)	-	-	-	(143,218,262)	-
	12902.....	20-8534298.....	HealthSpring Life & Health Insurance Company, Inc.....	(79,900,000)	-	-	(575,069,375)	-	-	-	(654,969,375)	-
	11532.....	65-1129599.....	HealthSpring of Florida, Inc.....	(36,400,000)	-	-	(90,242,219)	-	-	-	(126,642,219)	-
	77-0632665.....	NewQuest Management of Illinois, LLC.....	-	-	-	-	14,200,057	-	-	-	14,200,057	-
	20-4954206.....	NewQuest Management of Florida, LLC.....	(10,400,000)	-	-	-	83,161,448	-	-	-	72,761,448	-
	20-8647386.....	HealthSpring Management of America, LLC.....	-	-	-	-	144,469,291	-	-	-	144,469,291	-
	45-0633893.....	NewQuest Management of West Virginia, LLC.....	-	-	-	-	-	0	-	-	0	-
	75-3108527.....	TexQuest, LLC.....	-	-	-	-	-	0	-	-	0	-
	75-3108521.....	HouQuest, LLC.....	-	-	-	-	-	0	-	-	0	-
	76-0657035.....	GulfQuest, LP.....	(32,400,000)	-	-	-	258,986,349	-	-	-	226,586,349	-
	33-1033586.....	NewQuest Management of Alabama, LLC.....	(7,000,000)	-	-	-	156,255,084	-	-	-	149,255,084	-
	72-1559530.....	HealthSpring USA, LLC.....	(2,200,000)	-	-	-	162,469,448	-	-	-	160,269,448	-
	20-5524622.....	Tennessee Quest, LLC.....	(4,250,000)	-	-	-	(12,723,469)	-	-	-	(16,973,469)	-
	26-2353476.....	HealthSpring Pharmacy Services, LLC.....	-	-	-	-	-	0	-	-	0	-
	26-2353772.....	HealthSpring Pharmacy of Tennessee, LLC.....	-	-	-	-	-	0	-	-	0	-

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

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
	20-4266628.....	Home Physicians Management, LLC.....	-	-	-	-	-	-	-	-	0	-
	35-2562415.....	Alegis Care Services, LLC.....	-	-	-	-	-	-	-	-	0	-
13733.....	03-0452349.....	Cigna Arbor Life Insurance Company.....	-	-	-	-	-	-	-	-	0	-
	41-1648670.....	Cigna Behavioral Health, Inc.....	(80,000,000)	-	-	-	(231,234,689)	-	-	-	(311,234,689)	-
	94-3107309.....	Cigna Behavioral Health of California, Inc.....	-	-	-	-	(27,813)	-	-	-	(27,813)	-
	75-2751090.....	Cigna Behavioral Health of Texas, Inc.	-	-	-	-	(162,165)	-	-	-	(162,165)	-
	06-1346406.....	MCC Independent Practice Association of New York, Inc.	-	-	-	-	-	-	-	-	0	-
	59-2308055.....	Cigna Dental Health, Inc.....	(71,305,000)	-	-	-	28,112,441	-	-	-	(43,192,559)	-
	59-2600475.....	Cigna Dental Health Of California, Inc.....	(14,450,000)	-	-	-	(185,119)	-	-	-	(14,635,119)	-
11175.....	59-2675861.....	Cigna Dental Health Of Colorado, Inc.....	(2,300,000)	-	-	-	(841,646)	-	-	-	(3,141,646)	-
95380.....	59-2676987.....	Cigna Dental Health Of Delaware, Inc.....	-	-	-	-	(12,323)	-	-	-	(12,323)	-
52021.....	59-1611217.....	Cigna Dental Health Of Florida, Inc.....	(9,600,000)	-	-	-	(3,837,194)	-	-	-	(13,437,194)	-
	06-1351097.....	Cigna Dental Health of Illinois, Inc.....	-	-	-	-	-	-	-	-	0	-
52024.....	59-2625350.....	Cigna Dental Health Of Kansas, Inc.....	(500,000)	-	-	-	(153,713)	-	-	-	(653,713)	-
52108.....	59-2619589.....	Cigna Dental Health Of Kentucky, Inc.....	(3,500,000)	-	-	-	(1,122,227)	-	-	-	(4,622,227)	-
11160.....	06-1582068.....	Cigna Dental Health Of Missouri, Inc.....	(650,000)	-	-	-	(458,449)	-	-	-	(1,108,449)	-
11167.....	59-2308062.....	Cigna Dental Health Of New Jersey, Inc.....	(1,200,000)	-	-	-	(1,504,208)	-	-	-	(2,704,208)	-
95179.....	56-1803464.....	Cigna Dental Health Of North Carolina, Inc.....	-	-	-	-	(506,653)	-	-	-	(506,653)	-
47805.....	59-2579774.....	Cigna Dental Health Of Ohio, Inc.....	(2,700,000)	-	-	-	(837,007)	-	-	-	(3,537,007)	-
47041.....	52-1220578.....	Cigna Dental Health Of Pennsylvania, Inc.....	(1,495,000)	-	-	-	(574,109)	-	-	-	(2,069,109)	-
95037.....	59-2676977.....	Cigna Dental Health Of Texas, Inc.....	(11,000,000)	-	-	-	(4,067,760)	-	-	-	(15,067,760)	-
52617.....	52-2188914.....	Cigna Dental Health Of Virginia, Inc.....	(1,300,000)	-	-	-	(562,220)	-	-	-	(1,862,220)	-
47013.....	86-0807222.....	Cigna Dental Health Plan Of Arizona, Inc.....	(4,650,000)	-	-	-	(960,392)	-	-	-	(5,610,392)	-
48119.....	59-2740468.....	Cigna Dental Health Of Maryland, Inc.....	(3,350,000)	-	-	-	(990,748)	-	-	-	(4,340,748)	-
	62-1312478.....	Cigna Health Corporation.....	-	-	-	-	4,620,547	-	-	-	4,620,547	-
	02-0387748.....	Healthsource, Inc.....	-	(17,500,000)	-	-	-	-	-	-	(17,500,000)	-
95125.....	86-0334392.....	Cigna HealthCare of Arizona, Inc.....	-	-	-	-	(4,005,831)	605,314	-	-	(3,400,517)	118,839
	95-3310115.....	Cigna HealthCare of California, Inc.....	-	20,000,000	-	(147,500)	(77,567)	-	-	-	19,774,933	2,687,235
95604.....	84-1004500.....	Cigna HealthCare of Colorado, Inc.....	-	-	-	-	(78,602)	(40,413)	-	-	(119,015)	10,932
95660.....	06-1141174.....	Cigna HealthCare of Connecticut, Inc.....	-	-	-	-	(654,099)	(1,148)	-	-	(655,247)	281
95136.....	59-2089259.....	Cigna HealthCare of Florida, Inc.....	-	-	-	-	(30,791)	(20,354)	-	-	(51,145)	4,985
95602.....	36-3385638.....	Cigna HealthCare of Illinois, Inc.....	-	12,000,000	-	(23,000)	(2,744,049)	735,010	-	-	9,967,961	555,902
	01-0418220.....	Cigna HealthCare of Maine, Inc.....	-	-	-	-	-	-	-	-	0	-
	02-0402111.....	Cigna HealthCare of Massachusetts, Inc.....	-	-	-	-	-	-	-	-	0	-
	52-1404350.....	Cigna HealthCare Mid-Atlantic, Inc.....	-	-	-	-	-	-	-	-	0	-
95493.....	02-0387749.....	Cigna HealthCare of New Hampshire, Inc.....	-	-	-	-	(8,619)	-	-	-	(8,619)	-
95500.....	22-2720890.....	Cigna HealthCare of New Jersey, Inc.....	-	10,000,000	-	-	(25,466)	3,140,151	-	-	13,114,685	3,022
	23-2301807.....	Cigna HealthCare of Pennsylvania, Inc.....	-	-	-	-	-	-	-	-	0	-
95635.....	36-3359925.....	Cigna HealthCare of St. Louis, Inc.....	-	-	-	-	(2,200,214)	(77,394)	-	-	(2,277,608)	18,955
	62-1230908.....	Cigna HealthCare of Utah, Inc.....	-	-	-	-	-	-	-	-	0	-
96229.....	58-1641057.....	Cigna HealthCare of Georgia, Inc.....	-	-	-	-	(38,529,368)	(14,535)	-	-	(38,543,903)	11,256
95383.....	74-2767437.....	Cigna HealthCare of Texas, Inc.....	-	-	-	-	(1,056,893)	3,309,358	-	-	2,252,465	206,449

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
95525.....	35-1679172.....	Cigna HealthCare of Indiana, Inc.....	-	-	-	-	(5,869)	(523)	... -	-	(6,392)	128
95606.....	62-1218053.....	Cigna HealthCare of Tennessee, Inc.....	-	4,000,000	-	-	(518,680)	-	... -	-	3,481,320	98,286
95132.....	56-1479515.....	Cigna HealthCare of North Carolina, Inc.....	-	-	-	-	(11,637,801)	(1,078,227)	... -	-	(12,716,028)	390,936
95708.....	06-1185590.....	Cigna HealthCare of South Carolina, Inc.....	-	-	-	-	(8,592,828)	(1,521)	... -	-	(8,594,349)	372
	00-0000000.....	Temple Insurance Company Limited.....	-	-	-	-	(20,698)	-	-	-	(20,698)	-
	86-3581583.....	Arizona Health Plan, Inc.	-	-	-	-	-	-	-	-	0	-
	02-0467679.....	Healthsource Properties, Inc.	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Managed Care Consultants, Inc.....	-	-	-	-	-	-	-	-	0	-
	02-0515554.....	Cigna Benefit Technology Solutions, Inc.....	-	-	-	-	-	-	-	-	0	-
	35-1641636.....	Sagamore Health Network, Inc.....	-	-	-	-	1,126,676	-	-	-	1,126,676	-
	84-0985843.....	Cigna Healthcare Holdings, Inc.....	-	-	-	-	-	-	-	-	0	-
	93-1174749.....	Great-West Healthcare of Illinois, Inc.....	-	-	-	-	-	-	-	-	0	-
	02-0495422.....	Cigna Healthcare, Inc.....	-	-	-	-	-	-	-	-	0	-
64548.....	13-2556568.....	Cigna Life Insurance Company of New York.....	(20,000,000)	-	-	-	(916,349)	8,828,337	... -	-	(12,088,012)	121,767,208
62308.....	06-0303370.....	Connecticut General Life Insurance Company.....	(182,000,000)	50,303,189	-	-	(11,517,637)	(119,283,911)	... -	-	(262,498,359)	(819,168,268)
	45-3481107.....	CG Mystic Center LLC.....	-	-	-	-	-	-	-	-	0	108,500
	45-3481241.....	CG Mystic Land LLC.....	-	-	-	-	-	-	-	-	0	-
	20-3870049.....	CG Skyline, LLC.....	-	-	-	-	-	-	-	-	0	-
	26-0180898.....	CareAllies, LLC.....	-	-	-	-	-	-	-	-	0	-
	32-0222252.....	Cigna Onsite Health, LLC.....	-	-	-	-	(8,147)	-	-	-	(8,147)	-
	00-0000000.....	Gillette Ridge Community Council, Inc.....	-	-	-	-	-	-	-	-	0	-
	20-3700105.....	Gillette Ridge Golf, LLC.....	-	-	-	-	-	-	-	-	0	-
	52-2149519.....	Hazard Center Investment Company LLC.....	-	-	-	-	-	-	-	-	0	-
	23-3074013.....	TEL-DRUG of Pennsylvania, L.L.C.....	(86,000,000)	-	-	-	(26,701)	-	-	-	(86,026,701)	-
	00-0000000.....	GRG Acquisitions LLC.....	-	413,111	-	-	-	-	-	-	413,111	-
	27-5402196.....	Cigna Affiliates Realty Investment Group LLC.....	-	(14,886,689)	-	-	-	-	-	-	(14,886,689)	-
	00-0000000.....	CR Longwood Investors L.P.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	ND/CR Longwood LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	ARE/ND/CR Longwood LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Secon Properties, LP.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Transwestern Federal Holdings, L.L.C.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Transwestern Federal , L.L.C.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Market Street Residential Holdings LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Arborpoint at Market Street LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Diamondview Tower CM-CG LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	CR Washington Street Investors LP.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Dulles Town Center Mall, LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	ND/CR Unicorn LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	AMD Apartments Limited Partership.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	PUR Arbors Apartments Venture LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	CG Seventh Street LLC.....	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Ideal Properties II LLC.....	-	-	-	-	-	-	-	-	0	-

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

1	2	3	4	5	6	7	8	9	10	11	12	13	
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)	
6369	80-0908244	Mallory Square Partners I, LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	Houston Briar Forest Apartments Limited Partnership	-	-	-	-	-	-	-	-	0	-	
	00-0000000	Newtown Partners II, LP	-	-	-	-	-	-	-	-	0	-	
	00-0000000	Newtown Square GP LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	SB-SNH LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	680 Investors LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	685 New Hampshire LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	222 Main Street CARING GP LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	222 Main Street Investors LP	-	-	-	-	-	-	-	-	0	-	
	00-0000000	Notch 8 Residential, L.L.C.	-	-	-	-	-	-	-	-	0	-	
	00-0000000	UVL, LLC	-	-	-	-	-	-	-	-	0	-	
	00-0000000	3601 North Fairfax Drive Associates, LLC	-	-	-	-	-	-	-	-	0	-	
	47-4235739	CI Perris 151, LLC	-	-	-	-	-	-	-	-	0	-	
	47-4375626	Lakehills CM-CG LLC	-	-	-	-	-	-	-	-	0	-	
	30-0939067	Affiliated Hotel Subsidiary	-	-	-	-	-	-	-	-	0	-	
	81-2650133	Berewick Apartments LLC	-	-	-	-	-	-	-	-	0	-	
	81-3389374	CIG-LEI Ygnacio Associates LLC	-	-	-	-	-	-	-	-	0	-	
	61-1797835	CGGL Orange Collection LLC	-	-	-	-	-	-	-	-	0	-	
	81-3281922	CGGL Chapman LLC	-	-	-	-	-	-	-	-	0	-	
	81-3313562	CGGL City Parkway LLC	-	-	-	-	-	-	-	-	0	-	
	81-4139432	Heights at Bear Creek Venture LLC	-	-	-	-	-	-	-	-	0	-	
	82-1732483	SOMA Apartments Venture LLC	-	-	-	-	-	-	-	-	0	-	
	82-3315524	Arbor Heights Venture LLC	-	-	-	-	-	-	-	-	0	-	
	82-1280312	CG/Wood ALTA 601, LLC	-	-	-	-	-	-	-	-	0	-	
	82-4936006	CPI-CII 9171 Wilshire JV LLC	-	-	-	-	-	-	-	-	0	-	
	82-4794800	9171 Wilshire CPI-CII LLC	-	-	-	-	-	-	-	-	0	-	
	37-1903297	CARING Capitol Hill GP LLC	-	-	-	-	-	-	-	-	0	-	
	32-0570889	CARING Capitol Hill LP LLC	-	-	-	-	-	-	-	-	0	-	
	83-1460134	Rise-CG Capitol Hill, LP	-	-	-	-	-	-	-	-	0	-	
	27-0268530	CORAC, LLC	-	-	(37,353)	-	-	-	-	-	(37,353)	-	
	27-3582688	Henry on the Park Associates, LLC	-	-	-	-	-	-	-	-	0	-	
	67369	59-1031071	Cigna Health and Life Insurance Company	(1,022,000,000)	(87,937,985)	-	-	84,898,977	99,237,037	-	-	(925,801,971)	88,003,339
		45-2681649	CarePlexus, LLC	-	-	-	-	-	-	-	-	0	-
	27-3396038	Cigna Corporate Services, LLC	-	-	-	-	-	-	-	-	0	-	
	27-1903785	Cigna Insurance Agency, LLC	-	-	-	-	-	-	-	-	0	-	
	34-1970892	Ceres Sales of Ohio, LLC	-	-	-	-	-	-	-	-	0	-	
61727	34-0970995	Cigna National Health Insurance Company	-	-	-	-	(214,519)	-	-	-	(214,519)	-	
67903	23-1335885	Provident American Life & Health Insurance Company	-	-	-	-	(362,719)	-	-	-	(362,719)	-	
65269	75-2305400	United Benefit Life Insurance Company	-	-	-	-	(28,154)	-	-	-	(28,154)	-	
65722	63-0343428	Loyal American Life Insurance Company	-	6,000,000	-	-	(72,243,582)	-	-	-	(66,243,582)	-	
88366	59-2760189	American Retirement Life Insurance Company	-	42,000,000	-	-	(29,583,356)	-	-	-	12,416,644	-	
	23-3744987	QualCare Alliance Networks, Inc.	-	-	-	-	-	-	-	-	0	-	

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
53.4	22-3129563.....	QualCare, Inc.....	-	-	-	-	(2,990)	-	-	-	(2,990)	-
	22-2483867.....	Scibal Associates, Inc.....	-	-	-	-	(1,495)	-	-	-	(1,495)	-
	46-1634843.....	QualCare Captive Insurance Company Inc., PCC.....	-	-	-	-	-	-	-	-	0	-
	46-1801639.....	QualCare Management Resources Limited Liability Company.....	-	-	-	-	-	-	-	-	0	-
	46-2086778.....	Health-Lynx, LLC.....	-	-	-	-	-	-	-	-	0	-
	77399.....	13-1867829.....	Sterling Life Insurance Company.....	(8,000,000)	-	-	(3,398,904)	-	-	-	(11,398,904)	-
	91-1500758.....	Olympic Health Management Systems, Inc.....	-	-	-	-	-	-	-	-	0	-
	91-1599329.....	Olympic Health Management Services, Inc.....	-	-	-	-	-	-	-	-	0	-
	88-0455414.....	WorldDoc, Inc.....	-	-	-	-	-	-	-	-	0	-
	45-2355015.....	Omada Health, Inc.....	-	-	-	-	-	-	-	-	0	-
	83-1069280.....	Cigna Ventures, LLC.....	-	-	-	-	-	-	-	-	0	-
	47-2746692.....	Cricket Health, Inc.....	-	-	-	-	-	-	-	-	0	-
	23-1728483.....	Cigna Health Management, Inc.....	-	-	-	-	147,585,191	-	-	-	147,585,191	-
	20-8064696.....	Kronos Optimal Health Company.....	-	-	-	-	779,279	-	-	-	779,279	-
	65498.....	23-1503749.....	Life Insurance Company of North America.....	(400,000,000)	4,145,727	(10,644)	(26,092,612)	112,228,256	-	-	(309,729,273)	693,308,306
	00-0000000.....	Cigna & CMB Life Insurance Company Limited	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Cigna & CMB Health Services Company, Ltd.....	-	-	-	-	-	-	-	-	0	-
	58-1136865.....	Cigna Direct Marketing Company, Inc.	-	-	-	-	-	-	-	-	0	-
	46-0427127.....	Tel-Drug, Inc.....	(232,000,000)	-	-	-	(243,374)	-	-	-	(232,243,374)	-
	00-0000000.....	Cigna Global Wellbeing Holdings Limited	-	-	-	-	-	-	-	-	0	-
	00-0000000.....	Cigna Global Wellbeing Solutions Limited	-	-	-	-	-	-	-	-	0	-
	98-0463704.....	Vielife Services, Inc.	-	-	-	-	-	-	-	-	0	-
	06-1332403.....	CG Individual Tax Benefits Payments, Inc.	-	-	-	-	-	-	-	-	0	-
	06-1332405.....	CG Life Pension Benefits Payments, Inc.	-	-	-	-	-	-	-	-	0	-
	06-1332401.....	CG LINA Pension Benefits Payments, Inc.....	-	-	-	-	-	-	-	-	0	-
	62-1724116.....	Cigna Federal Benefits, Inc.	-	-	-	-	-	-	-	-	0	-
	23-2741293.....	Cigna Healthcare Benefits, Inc.	-	-	-	-	-	-	-	-	0	-
	23-2924152.....	Cigna Integratedcare, Inc.....	-	-	-	-	-	-	-	-	0	-
	23-2741294.....	Cigna Managed Care Benefits Company.....	-	-	-	-	18,034,330	-	-	-	18,034,330	-
	06-1071502.....	Cigna RE Corporation.....	-	-	-	-	-	-	-	-	0	-
	06-1522976.....	Blodget & Hazard Limited.....	-	-	-	-	-	-	-	-	0	-
	06-1567902.....	Cigna Resource Manager, Inc.	-	-	-	-	-	-	-	-	0	-
	06-1252419.....	Connecticut General Benefit Payments, Inc.	-	-	-	-	-	-	-	-	0	-
	06-1533555.....	Healthsource Benefits, Inc.	-	-	-	-	-	-	-	-	0	-
	35-2041388.....	IHN, Inc.....	-	-	-	-	(5,157)	-	-	-	(5,157)	-
	06-1252418.....	LINA Benefit Payments, Inc.....	-	-	-	-	-	-	-	-	0	-
	88-0334401.....	Mediversal, Inc.	-	-	-	-	-	-	-	-	0	-
	88-0344624.....	Universal Claims Administration.....	-	-	-	-	-	-	-	-	0	-
	27-1713977.....	Brighter, Inc.....	-	-	-	-	(9,815)	-	-	-	(9,815)	-
	80-0818758.....	Patient Provider Alliance, Inc.....	-	-	-	-	-	-	-	-	0	-
	51-0389196.....	Cigna Global Holdings, Inc.....	(68,300,000)	331,462,716	-	-	-	-	-	-	263,162,716	-
	51-0111677.....	Cigna International Corporation, Inc.....	-	-	-	-	(8,469,600)	-	-	-	(8,469,600)	-

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13	
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)	
53.6	00-0000000.....	CIGNA 2000 UK Pension LTD.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Oak Holdings, Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Willow Holdings, Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	FirstAssist Administration Limited	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Legal Protection U.K. Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Insurance Services (Europe) Limited.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna International Health Services, BVBA.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna International Health Services, LLC	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna International Health Services Kenya Limited.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Sequoia Holdings SPRL.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Cedar Holdings, Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Insurance Middle East S.A.L.....	-	-	-	-	6,007,174	-	.. -	-	6,007,174	-	
	00-0000000.....	Cigna Insurance Management Services (DIFC), Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Magnolia Holdings, Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Turkey Danismanlik Hizmetleri, A.S. (English translation: Cigna T.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Nederland Alpha Cooperatief U.A.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Nederland Beta B.V.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Health Solution India Pvt. Ltd.....	-	-	-	-	-	-	.. -	-	0	-	
	46-4099800.....	Cigna Poplar Holdings, Inc.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	PT GAR Indonesia.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	PT PGU Indonesia.....	-	-	-	-	-	-	.. -	-	0	-	
	00-0000000.....	Cigna Global Insurance Company Limited.....	-	-	-	-	-	(3,452,368)	(3,521,352)	.. -	-	(6,973,720)	(1,231,728)
	00-0000000.....	CignaTTK Health Insurance Company Limited.....	-	-	-	-	-	-	-	.. -	-	0	-
90859.....	23-2088429.....	Cigna Worldwide Insurance Company.....	-	-	-	-	(33,863)	542,865	.. -	-	509,002	3,145,539	
AA-5360003.....	PT. Asuransi Cigna.....	-	-	-	-	-	-	-	.. -	-	0	-	
00-0000000.....	Cigna Teak Holdings, LLC.....	-	-	-	-	-	-	-	.. -	-	0	-	
10144.....	20-1089572.....	Carecore NJ LLC.....	-	-	-	-	(14,724,561)	-	.. -	(9,517)	(14,734,078)	-	
62-1615395.....	Medsolutions LLC.....	-	-	-	-	-	2,989,191	-	.. -	7,586	2,996,777	-	
14-1831391.....	Carecore National LLC.....	-	-	-	-	-	11,735,370	-	.. -	1,931	11,737,301	-	
63762.....	42-1425239.....	Medco Containment Life Insurance Company.....	-	-	-	-	(164,392,274)	-	-	-	(164,392,274)	-	
34720.....	13-3506395.....	Medco Containment Insurance Company of New York.....	-	-	-	-	(12,005,616)	-	-	-	(12,005,616)	-	
43-1420563.....	Express Scripts, Inc.....	-	-	-	-	-	176,397,890	-	-	-	176,397,890	-	
9999999.....	Control Totals.....	.....	.....0	0	0	0	0	0	XXX	0	0	0	

Loyal American Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

Loyal American Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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AUGUST FILING

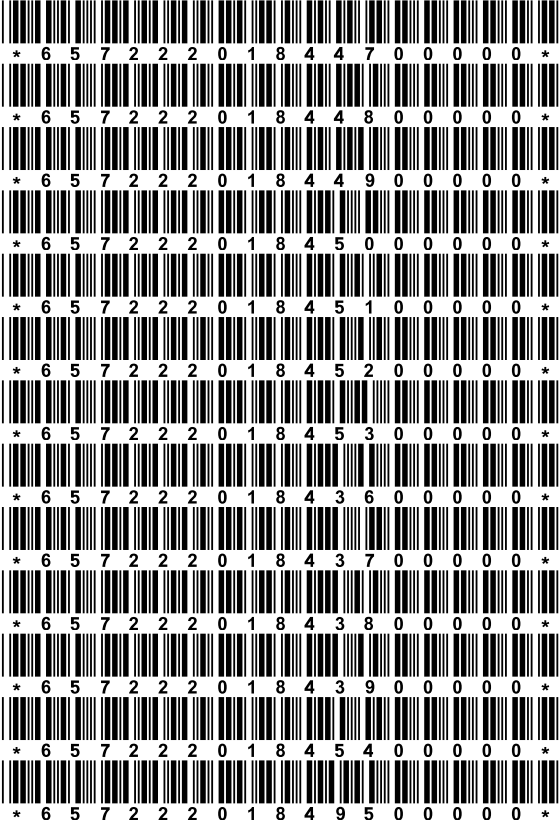
53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

NO

EXPLANATIONS:

BAR CODE:

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



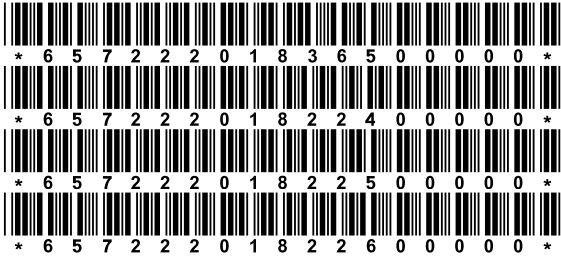
Loyal American Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

35.

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



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

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



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

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41.

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



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46.

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

48.



49.

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



51.

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

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



Loyal American Life Insurance Company
Overflow Page for Write-Ins

Additional Write-ins for Exhibit 2:

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
		Life	Cost Containment			
				All Other Lines of Business	Investment	Total
09.304. TPA Service Fees.....	344	.....	.....661,521	.....	.....	.....661,865
09.305. Marketing Leads.....	136	.....	.....398,909	.....	.....	.....399,045
09.306. Consulting Fees.....	561	.....	.....346,315	.....	.....	.....346,876
09.397. Summary of remaining write-ins for Line 9.3.....	1,041	0	1,406,745	0	0	1,407,786

Loyal American Life Insurance Company

Overflow Page for Write-Ins

Additional Write-ins for Schedule H:

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
1104. Interest and adjustments on contract or deposit-type contract	21	0.0		0.0		0.0		0.0	14	0.0	7	0.0		0.0		0.0		0.0
1197. Summary of remaining write-ins for Line 11	21	0.0	0	0.0	0	0.0	0	0.0	14	0.0	7	0.0	0	0.0	0	0.0	0	0.0

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Alaska



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-AK.....	A.....	NO...	..34000.....	..05/02/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-AK.....	F.....	NO...	..34000.....	..05/02/2013				Modernized Medicare Supplement Insurance Plan	69,895	79,007	113.0	33	81,898	103,852	126.8	42
.....YES.....	LOYAL-MS-AA-G-AK.....	G.....	NO...	..34000.....	..05/02/2013				Modernized Medicare Supplement Insurance Plan	29,625	38,970	131.5	19	266,877	223,929	83.9	205
.....YES.....	LOYAL-MS-AA-N-AK.....	N.....	NO...	..34000.....	..05/02/2013				Modernized Medicare Supplement Insurance Plan	27,078	24,880	91.9	19	55,464	44,832	80.8	47
.....YES.....	LOYAL-MSD-AA-F-AK.....	F.....	NO...	..204000.....	..08/21/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		20,348	38,420	188.8	13
.....YES.....	LOYAL-MSD-AA-G-AK.....	G.....	NO...	..204000.....	..08/21/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		50,311	43,725	86.9	40
.....YES.....	LOYAL-MSD-AA-N-AK.....	N.....	NO...	..204000.....	..08/21/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		8,426	11,929	141.6	9
.....YES.....	LOYAL-MSX-AA-A-AK.....	A.....	NO...	..30500.....	..09/15/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MSX-AA-F-AK.....	F.....	NO...	..30500.....	..09/15/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		75,511	55,597	73.6	41
.....YES.....	LOYAL-MSX-AA-G-AK.....	G.....	NO...	..30500.....	..09/15/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		41,811	73,619	176.1	30
.....YES.....	LOYAL-MSX-AA-HDF-AK.....	F.....	NO...	..30500.....	..09/15/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		25,581	9,189	35.9	34
.....YES.....	LOYAL-MSX-AA-N-AK.....	N.....	NO...	..30500.....	..09/15/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		70,159	55,456	79.0	51
0199999.	Total Policy Experience on Individual Policies.....									126,598	142,857	112.8	71	696,386	660,548	94.9	512

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

- 2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
 - 2.2 Contact person and phone number..... David Brosig 1-866-459-4272
- 3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
 - 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
- 4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Alabama



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-AL.....	H.....	NO.....	34000.....	..08/29/2008.....			05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	8,038.....	(93).....	(1.2).....	2.....			0.0.....	
.....YES.....	L-6201-AL.....	I.....	NO.....	34000.....	..08/29/2008.....			05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,984.....	761.....	25.5.....	1.....			0.0.....	
.....YES.....	L-6202-AL.....	J.....	NO.....	34000.....	..08/29/2008.....			05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	76,387.....	46,356.....	60.7.....	18.....			0.0.....	
.....YES.....	LOYAL-MS-AA-F-AL.....	F.....	NO.....	34000.....	..06/01/2010.....			09/30/2016.....	Modernized Medicare Supplement Insurance Plan	755,228.....	491,455.....	65.1.....	265.....			0.0.....	
.....YES.....	LOYAL-MS-AA-G-AL.....	G.....	NO.....	34000.....	..06/01/2010.....			09/30/2016.....	Modernized Medicare Supplement Insurance Plan	287,602.....	224,341.....	78.0.....	110.....			0.0.....	
.....YES.....	LOYAL-MS-AA-N-AL.....	N.....	NO.....	34000.....	..06/01/2010.....			09/30/2016.....	Modernized Medicare Supplement Insurance Plan	186,177.....	118,658.....	63.7.....	93.....			0.0.....	
0199999.	Total Policy Experience on Individual Policies.....									1,316,416.....	881,478.....	67.0.....	489.....	0.....	0.....	0.0.....	0.....

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Arkansas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-AR.....	F.....	NO...	34060.....	.09/22/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	84,171	80,970	96.2	37	-	-	0.0	
.....YES.....	L-5235-AR.....	G.....	NO...	34060.....	.09/22/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,174	11,523	276.1	2	-	-	0.0	
.....YES.....	LOYAL-MS-CR-C-AR.....	C.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,430	1,893	77.9	1	-	-	0.0	
.....YES.....	LOYAL-MS-CR-D-AR.....	D.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	10,294	1,408	13.7	5	-	-	0.0	
.....YES.....	LOYAL-MS-CR-F-AR.....	F.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,039,254	1,602,841	78.6	867	83,855	42,623	50.8	33
.....YES.....	LOYAL-MS-CR-G-AR.....	G.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	376,597	572,445	152.0	191	32,060	20,782	64.8	15
.....YES.....	LOYAL-MS-CR-N-AR.....	N.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	337,889	275,889	81.7	221	7,766	8,337	107.4	4
0199999.	Total Policy Experience on Individual Policies.....									2,854,809	2,546,969	89.2	1,324	123,681	71,742	58.0	52

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Arizona



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-AZ.....	A.....	NO.....	34000.....	.11/22/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,507	(137)	(9.1)	.....	.....	.....	.....0.0	.....
.....YES.....	L-5233-AZ.....	D.....	NO.....	34000.....	.11/22/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,320	3,347	100.8	1	.....	.....	.....0.0	.....
.....YES.....	L-5234-AZ.....	F.....	NO.....	34000.....	.11/22/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	61,834	47,795	77.3	13	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-F-AZ.....	F.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	93,910	60,060	64.0	22	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-G-AZ.....	G.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	30,268	10,894	36.0	10	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-N-AZ.....	N.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	2,670	991	37.1	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									193,509	122,950	63.5	47	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....California



NAIC Group Code.....0901

Address (City, State and Zip Code).....Austin TX 78717

Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-CA.....	A.....	NO...	34060.....	..04/02/2014				Modernized Medicare Supplement Insurance Plan	6,033	3,944	65.4	2	2,732	745	27.3	2
.....YES.....	LOYAL-MS-AA-F-CA.....	F.....	NO...	34060.....	..04/02/2014				Modernized Medicare Supplement Insurance Plan	8,047,460	6,700,349	83.3	2,857	10,656,540	9,128,343	85.7	4,336
.....YES.....	LOYAL-MS-AA-G-CA.....	G.....	NO...	34000.....	..04/02/2014				Modernized Medicare Supplement Insurance Plan	1,460,767	1,153,191	78.9	694	9,618,253	8,142,522	84.7	6,256
.....YES.....	LOYAL-MS-AA-N-CA.....	N.....	NO...	34060.....	..04/02/2014				Modernized Medicare Supplement Insurance Plan	779,321	644,594	82.7	414	3,821,413	3,263,338	85.4	2,538
0199999.	Total Policy Experience on Individual Policies.....									10,293,581	8,502,078	82.6	3,967	24,098,938	20,534,948	85.2	13,132

GENERAL INTERROGATORIES

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

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272

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

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Colorado



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-CO.....	F.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,083,835	816,399	75.3	380	9,406	1,438	15.3	3
.....YES.....	LOYAL-MS-AA-G-CO.....	G.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	185,748	171,891	92.5	78	36,854	18,488	50.2	18
.....YES.....	LOYAL-MS-AA-N-CO.....	N.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	31,899	26,722	83.8	14	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									1,301,482	1,015,012	78.0	472	46,260	19,926	43.1	21

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Connecticut



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-CT.....	A.....	NO...	...34060.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	12,738	15,000	117.8	4	16,034	14,100	87.9	5
.....YES.....	LOYAL-MS-CR-F-CT.....	F.....	NO...	...34000.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	283,865	153,164	54.0	72	713,880	412,219	57.7	199
.....YES.....	LOYAL-MS-CR-G-CT.....	G.....	NO...	...34000.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	579,280	465,905	80.4	175	1,149,728	691,984	60.2	385
.....YES.....	LOYAL-MS-CR-N-CT.....	N.....	NO...	...34000.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	57,079	25,815	45.2	24	156,840	77,606	49.5	68
.....YES.....	LOYAL-MSD-CR-A-CT.....	A.....	NO...	...204060.....	.05/23/2014				Modernized Medicare Supplement Insurance Plan	7,705	2,825	36.7	2	9,481	9,445	99.6	3
0199999.	Total Policy Experience on Individual Policies.....									940,667	662,709	70.5	277	2,045,963	1,205,354	58.9	660

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OFDistrict of Columbia

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966



1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-DC.....	A.....	NO...	34000.....	.05/09/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-DC.....	F.....	NO...	34000.....	.05/09/2013				Modernized Medicare Supplement Insurance Plan	25,213	11,964	47.5	10	20,002	6,566	32.8	8
.....YES.....	LOYAL-MS-AA-G-DC.....	G.....	NO...	34000.....	.05/09/2013				Modernized Medicare Supplement Insurance Plan	17,145	7,740	45.1	9	41,377	24,181	58.4	26
.....YES.....	LOYAL-MS-AA-N-DC.....	N.....	NO...	34000.....	.05/09/2013				Modernized Medicare Supplement Insurance Plan	2,696	7,361	273.0	2	7,780	1,454	18.7	6
.....YES.....	LOYAL-MSD-AA-F-DC.....	F.....	NO...	204000.....	.08/05/2013				Modernized Medicare Supplement Insurance Plan	28,710	17,767	61.9	11	54,021	53,808	99.6	20
.....YES.....	LOYAL-MSD-AA-G-DC.....	G.....	NO...	204000.....	.08/05/2013				Modernized Medicare Supplement Insurance Plan	14,652	21,259	145.1	8	38,423	20,663	53.8	27
.....YES.....	LOYAL-MSD-AA-N-DC.....	N.....	NO...	204000.....	.08/05/2013				Modernized Medicare Supplement Insurance Plan	5,644	778	13.8	4	3,930	1,192	30.3	4
.....YES.....	LOYAL-MSX-AA-F-DC.....	F.....	NO...	30500.....	.06/12/2015				Modernized Medicare Supplement Insurance Plan	1,826	266	14.6	1	64,547	29,318	45.4	27
.....YES.....	LOYAL-MSX-AA-G-DC.....	G.....	NO...	30500.....	.06/12/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		3,369	2,606	77.4	3
.....YES.....	LOYAL-MSX-AA-HDF-DC.....	F.....	NO...	30500.....	.06/12/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		1,609	592	36.8	2
.....YES.....	LOYAL-MSX-AA-N-DC.....	N.....	NO...	30500.....	.06/12/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		9,387	4,179	44.5	6
0199999.	Total Policy Experience on Individual Policies.....									95,886	67,135	70.0	45	244,445	144,559	59.1	129

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

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

David Brosig1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address.....

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

David Brosig1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Georgia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6201-GA.....	I.....	NO...	...34000.....	.09/22/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	15,007	6,779	45.2	5	-	-	0.0	
.....YES.....	L-6202-GA.....	J.....	NO...	...34000.....	.09/22/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	206,775	146,415	70.8	56	-	-	0.0	
.....YES.....	LOYAL-MS-IA-F-GA.....	F.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	503,555	312,470	62.1	162	-	-	0.0	
.....YES.....	LOYAL-MS-IA-G-GA.....	G.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	201,108	162,604	80.9	79	-	-	0.0	
.....YES.....	LOYAL-MS-IA-N-GA.....	N.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	85,246	41,797	49.0	41	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,011,691	670,065	66.2	343	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Hawaii



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-HI.....	F.....	NO...	34060.....	01/03/2014.....				Modernized Medicare Supplement Insurance Plan	14,685	8,732	59.5	8	154,270	123,068	79.8	97
.....YES.....	LOYAL-MS-AA-G-HI.....	G.....	NO...	34060.....	01/03/2014.....				Modernized Medicare Supplement Insurance Plan	6,301	5,512	87.5	4	220,537	218,279	99.0	170
.....YES.....	LOYAL-MS-AA-N-HI.....	N.....	NO...	34060.....	01/03/2014.....				Modernized Medicare Supplement Insurance Plan	1,136	422	37.1	1	50,849	37,916	74.6	42
.....YES.....	LOYAL-MSD-AA-F-HI.....	F.....	NO...	204060.....	02/03/2014.....				Modernized Medicare Supplement Insurance Plan	11,152	8,704	78.0	5	27,252	29,155	107.0	16
.....YES.....	LOYAL-MSD-AA-G-HI.....	G.....	NO...	204060.....	02/03/2014.....				Modernized Medicare Supplement Insurance Plan	25,865	29,003	112.1	15	35,722	13,416	37.6	28
.....YES.....	LOYAL-MSD-AA-N-HI.....	N.....	NO...	204060.....	02/03/2014.....				Modernized Medicare Supplement Insurance Plan	2,505	1,543	61.6	2	9,328	9,151	98.1	6
0199999.	Total Policy Experience on Individual Policies.....									61,644	53,916	87.5	35	497,958	430,985	86.6	359

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Iowa



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5233-IA.....	D.....	NO.....	34000.....	.10/31/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	-	(129)	0.0		-	-	0.0	
.....YES.....	L-5234-IA.....	F.....	NO.....	34000.....	.10/31/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	307,511	305,560	99.4	92	-	-	0.0	
.....YES.....	L-5235-IA.....	G.....	NO.....	34000.....	.10/31/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	12,494	7,254	58.1	3	-	-	0.0	
.....YES.....	L-6200-IA.....	H.....	NO.....	34000.....	.09/12/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,106	16,505	531.4	1	-	-	0.0	
.....YES.....	L-6201-IA.....	I.....	NO.....	34000.....	.09/12/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,957	5,686	143.7	1	-	-	0.0	
.....YES.....	L-6202-IA.....	J.....	NO.....	34000.....	.09/12/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	811,787	615,611	75.8	229	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-IA.....	F.....	NO.....	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	842,587	786,139	93.3	258	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-IA.....	G.....	NO.....	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	65,532	53,323	81.4	24	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-IA.....	N.....	NO.....	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	58,423	64,314	110.1	29	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									2,105,397	1,854,263	88.1	637	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

GENERAL INTERROGATORIES

- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Idaho



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-ID.....	F.....	NO...	34000.....	.07/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	36,471	32,211	88.3	12	-	-	0.0	
.....YES.....	L-5235-ID.....	G.....	NO...	34000.....	.07/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	37,846	41,443	109.5	15	-	-	0.0	
.....YES.....	L-6202-ID.....	J.....	NO...	34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	323,913	190,297	58.7	97	-	-	0.0	
.....YES.....	LOYAL-MS-IA-A-ID.....	A.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	3,780	1,336	35.3	2	-	-	0.0	
.....YES.....	LOYAL-MS-IA-B-ID.....	B.....	NO...	34000.....	.08/04/2010				Modernized Medicare Supplement Insurance Plan	2,461	976	39.7	1	-	-	0.0	
.....YES.....	LOYAL-MS-IA-D-ID.....	D.....	NO...	34000.....	.08/04/2010				Modernized Medicare Supplement Insurance Plan	1,881	1,299	69.1		-	-	0.0	
.....YES.....	LOYAL-MS-IA-F-ID.....	F.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	756,940	606,684	80.1	276	89,225	120,525	135.1	35
.....YES.....	LOYAL-MS-IA-G-ID.....	G.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	146,646	120,831	82.4	66	74,252	48,464	65.3	37
.....YES.....	LOYAL-MS-IA-N-ID.....	N.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	151,279	74,478	49.2	87	17,044	17,271	101.3	12
.....YES.....	LOYAL-MSX-IA-A-MI.....	A.....	NO...	30500.....	.08/04/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MSX-IA-F-MI.....	F.....	NO...	30500.....	.08/04/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		403,019	282,501	70.1	184
.....YES.....	LOYAL-MSX-IA-G-MI.....	G.....	NO...	30500.....	.08/04/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		214,504	175,849	82.0	130
.....YES.....	LOYAL-MSX-IA-HDF-MI.....	F.....	NO...	30500.....	.08/04/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		20,931	6,304	30.1	26
.....YES.....	LOYAL-MSX-IA-N-MI.....	N.....	NO...	30500.....	.08/04/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		191,611	101,627	53.0	128
0199999.	Total Policy Experience on Individual Policies.....									1,461,217	1,069,555	73.2	556	1,010,586	752,541	74.5	552

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Illinois



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-IL.....	F.....	NO...	...34060.....	.11/07/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	425,790	305,133	71.7	104	-	-	0.0	.....
.....YES.....	L-5235-IL.....	G.....	NO...	...34060.....	.11/07/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	26,757	12,582	47.0	8	-	-	0.0	.....
.....YES.....	L-6200-IL.....	H.....	NO...	...34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,821	2,131	31.2	2	-	-	0.0	.....
.....YES.....	L-6201-IL.....	I.....	NO...	...34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	14,112	2,554	18.1	4	-	-	0.0	.....
.....YES.....	L-6202-IL.....	J.....	NO...	...34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,638,062	1,089,093	66.5	414	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-C-IL.....	C.....	NO...	...34060.....	.06/28/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	7,346	1,835	25.0	2	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-D-IL.....	D.....	NO...	...34060.....	.06/28/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	7,509	8,093	107.8	2	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-F-IL.....	F.....	NO...	...34060.....	.06/01/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	5,222,669	4,248,494	81.3	1,601	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-G-IL.....	G.....	NO...	...34060.....	.06/01/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	691,550	464,603	67.2	239	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-N-IL.....	N.....	NO...	...34060.....	.06/01/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	832,670	811,284	97.4	374	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									8,873,286	6,945,802	78.3	2,750	0	0	0.0	0

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

- 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Indiana



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5231-IN.....	B.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,958	144	4.9	1	-	-	0.0	
.....YES.....	L-5233-IN.....	D.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,482	564	12.6	1	-	-	0.0	
.....YES.....	L-5234-IN.....	F.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	469,139	369,599	78.8	122	-	-	0.0	
.....YES.....	L-5235-IN.....	G.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	201,041	220,264	109.6	55	-	-	0.0	
.....YES.....	L-6200-IN.....	H.....	NO...	34000.....	11/14/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	15,053	11,038	73.3	4	-	-	0.0	
.....YES.....	L-6201-IN.....	I.....	NO...	34000.....	11/14/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	20,016	11,983	59.9	5	-	-	0.0	
.....YES.....	L-6202-IN.....	J.....	NO...	34000.....	11/14/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,002,912	760,922	75.9	257	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-IN.....	A.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	6,819	8,491	124.5	3	-	-	0.0	
.....YES.....	LOYAL-MS-AA-B-IN.....	B.....	NO...	34000.....	.07/26/2010				Modernized Medicare Supplement Insurance Plan	1,955	325	16.6	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-IN.....	C.....	NO...	34000.....	.07/26/2010				Modernized Medicare Supplement Insurance Plan	20,249	28,704	141.8	7	11	(192)	(1,745.5)	
.....YES.....	LOYAL-MS-AA-D-IN.....	D.....	NO...	34000.....	.07/26/2010				Modernized Medicare Supplement Insurance Plan	34,472	18,939	54.9	14	3,589	(99)	(2.8)	1
.....YES.....	LOYAL-MS-AA-F-IN.....	F.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	3,964,954	3,265,989	82.4	1,507	660,625	563,257	85.3	254
.....YES.....	LOYAL-MS-AA-G-IN.....	G.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	729,098	663,600	91.0	311	594,339	412,757	69.4	285
.....YES.....	LOYAL-MS-AA-N-IN.....	N.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	433,854	305,457	70.4	228	1,161,799	1,125,291	96.9	641
0199999.	Total Policy Experience on Individual Policies.....									6,907,002	5,666,019	82.0	2,516	2,420,363	2,101,014	86.8	1,181

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Kansas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-KS.....	H.....	NO...	34060.....	.11/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,662	800	30.1	1	-	-	0.0	
.....YES.....	L-6201-KS.....	I.....	NO...	34060.....	.11/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	46,588	45,885	98.5	13	-	-	0.0	
.....YES.....	L-6202-KS.....	J.....	NO...	34060.....	.11/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	618,955	494,471	79.9	153	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-KS.....	A.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	1,831	478	26.1	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-KS.....	F.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	2,085,073	1,535,307	73.6	769	401,480	276,507	68.9	169
.....YES.....	LOYAL-MS-AA-G-KS.....	G.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	149,931	109,195	72.8	65	242,537	159,085	65.6	126
.....YES.....	LOYAL-MS-AA-N-KS.....	N.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	60,975	67,108	110.1	33	26,480	22,077	83.4	15
0199999.	Total Policy Experience on Individual Policies.....									2,966,015	2,253,244	76.0	1,035	670,497	457,669	68.3	310

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Kentucky



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-KY.....	A.....	NO...	34060.....	08/26/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	-	50.....	0.0.....	.....	- .....	- .....	.....0.0.....	.....
.....YES.....	L-5231-KY.....	B.....	NO...	34060.....	08/26/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	19,102.....	8,601.....	45.0.....	5.....	-	-	0.0.....	.....
.....YES.....	L-5232-KY.....	C.....	NO...	34060.....	08/26/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	3,607.....	4,191.....	116.2.....	1.....	-	-	0.0.....	.....
.....YES.....	L-5233-KY.....	D.....	NO...	34060.....	08/26/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	4,354.....	16,535.....	379.8.....	1.....	-	-	0.0.....	.....
.....YES.....	L-5234-KY.....	F.....	NO...	34060.....	08/26/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	314,026.....	229,813.....	73.2.....	80.....	-	-	0.0.....	.....
.....YES.....	L-5235-KY.....	G.....	NO...	34060.....	08/26/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	21,809.....	6,980.....	32.0.....	5.....	-	-	0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-KY.....	A.....	NO...	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	3,582.....	14,636.....	408.6.....	2.....	877.....	221.....	25.2.....	1.....
.....YES.....	LOYAL-MS-AA-B-KY.....	B.....	NO...	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	2,412.....	586.....	24.3.....	1.....	-	-	0.0.....	.....
.....YES.....	LOYAL-MS-AA-C-KY.....	C.....	NO...	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	18,585.....	18,786.....	101.1.....	7.....	-	-	0.0.....	.....
.....YES.....	LOYAL-MS-AA-D-KY.....	D.....	NO...	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	2,455.....	1,482.....	60.4.....	1.....	-	-	0.0.....	.....
.....YES.....	LOYAL-MS-AA-F-KY.....	F.....	NO...	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	2,611,379.....	1,851,272.....	70.9.....	951.....	157,210.....	133,585.....	85.0.....	60.....
.....YES.....	LOYAL-MS-AA-G-KY.....	G.....	NO...	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	409,509.....	392,848.....	95.9.....	173.....	615,660.....	375,059.....	60.9.....	260.....
.....YES.....	LOYAL-MS-AA-N-KY.....	N.....	NO...	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	270,897.....	147,798.....	54.6.....	147.....	327,972.....	208,383.....	63.5.....	175.....
0199999.	Total Policy Experience on Individual Policies.....									3,681,717.....	2,693,578.....	73.2.....	1,374.....	1,101,719.....	717,248.....	65.1.....	496.....

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Louisiana



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5231-LA.....	B.....	NO...	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	10,976	11,801	107.5	3	-	-	0.0	
.....YES.....	L-5232-LA.....	C.....	NO...	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,174	5,929	114.6	1	-	-	0.0	
.....YES.....	L-5233-LA.....	D.....	NO...	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,942	5,521	140.1	1	-	-	0.0	
.....YES.....	L-5234-LA.....	F.....	NO...	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	129,223	109,259	84.6	32	-	-	0.0	
.....YES.....	L-5235-LA.....	G.....	NO...	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	23,765	5,537	23.3	4	-	-	0.0	
.....YES.....	L-5333-LA.....	F.....	YES...	34060.....	.06/30/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,897	2,269	78.3	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-LA.....	A.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,858	17,902	963.5	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-LA.....	C.....	NO...	34060.....	.06/25/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	5,654	1,000	17.7	2	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-LA.....	F.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	605,401	511,240	84.4	202	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-LA.....	G.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	187,502	137,018	73.1	73	2,332	1,221	52.4	1
.....YES.....	LOYAL-MS-AA-N-LA.....	N.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	102,614	89,986	87.7	45	455	2,421	532.1	
0199999.	Total Policy Experience on Individual Policies.....									1,079,006	897,462	83.2	365	2,787	3,642	130.7	1

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

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

David Brosig1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address.....

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

David Brosig1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Maine



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-ME.....	A.....	NO...	34060.....	05/29/2013.....				Modernized Medicare Supplement Insurance Plan	-	-	0.0		4,398	2,995	68.1	2
.....YES.....	LOYAL-MS-CR-F-ME.....	F.....	NO...	34000.....	05/29/2013.....				Modernized Medicare Supplement Insurance Plan	16,885	12,450	73.7	5	200,461	181,000	90.3	72
.....YES.....	LOYAL-MS-CR-G-ME.....	G.....	NO...	34000.....	05/29/2013.....				Modernized Medicare Supplement Insurance Plan	55,381	22,005	39.7	26	1,407,660	997,953	70.9	794
.....YES.....	LOYAL-MS-CR-N-ME.....	N.....	NO...	34000.....	05/29/2013.....				Modernized Medicare Supplement Insurance Plan	17,233	10,141	58.8	9	249,164	184,230	73.9	187
.....YES.....	LOYAL-MSD-CR-A-ME.....	A.....	NO...	204060.....	07/03/2013.....				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	(78)	0.0	
.....YES.....	LOYAL-MSD-CR-F-ME.....	F.....	NO...	204000.....	07/03/2013.....				Modernized Medicare Supplement Insurance Plan	12,720	1,937	15.2	4	9,051	10,134	112.0	3
.....YES.....	LOYAL-MSD-CR-G-ME.....	G.....	NO...	204000.....	07/03/2013.....				Modernized Medicare Supplement Insurance Plan	62,733	33,742	53.8	27	105,654	84,854	80.3	61
.....YES.....	LOYAL-MSD-CR-N-ME.....	N.....	NO...	204000.....	07/03/2013.....				Modernized Medicare Supplement Insurance Plan	6,924	1,338	19.3	4	15,083	11,911	79.0	14
0199999.	Total Policy Experience on Individual Policies.....									171,876	81,613	47.5	75	1,991,471	1,472,999	74.0	1,133

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Michigan



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-MI.....	F.....	NO...	34000.....	.09/21/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	35,495	17,710	49.9	7	-	-	0.0	
.....YES.....	L-6200-MI.....	H.....	NO...	34000.....	.08/19/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,380	132	1.8	2	-	-	0.0	
.....YES.....	L-6201-MI.....	I.....	NO...	34000.....	.08/19/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	24,733	9,582	38.7	5	-	-	0.0	
.....YES.....	L-6202-MI.....	J.....	NO...	34000.....	.08/19/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	482,539	273,719	56.7	115	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-MI.....	A.....	NO...	34000.....	.06/01/2010			.12/04/2018	Modernized Medicare Supplement Insurance Plan	772	19	2.5		-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-MI.....	C.....	NO...	34000.....	.06/01/2010			.12/04/2018	Modernized Medicare Supplement Insurance Plan	36,415	18,791	51.6	11	3,472	5,317	153.1	2
.....YES.....	LOYAL-MS-AA-D-MI.....	D.....	NO...	34000.....	.06/07/2010			.12/04/2018	Modernized Medicare Supplement Insurance Plan	54,246	37,529	69.2	20	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-MI.....	F.....	NO...	34000.....	.06/01/2010			.12/04/2018	Modernized Medicare Supplement Insurance Plan	2,892,664	2,690,776	93.0	1,018	47,417	28,199	59.5	21
.....YES.....	LOYAL-MS-AA-G-MI.....	G.....	NO...	34000.....	.06/01/2010			.12/04/2018	Modernized Medicare Supplement Insurance Plan	820,245	664,628	81.0	334	64,336	58,517	91.0	31
.....YES.....	LOYAL-MS-AA-N-MI.....	N.....	NO...	34000.....	.06/01/2010			.12/04/2018	Modernized Medicare Supplement Insurance Plan	641,845	507,707	79.1	322	17,587	6,538	37.2	9
.....YES.....	LOYAL-MSX-AA-A-MI.....	A.....	NO...	30500.....	.09/24/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MSX-AA-F-MI.....	F.....	NO...	30500.....	.09/24/2015				Modernized Medicare Supplement Insurance Plan	3,678	1,468	39.9	2	1,132,296	858,176	75.8	473
.....YES.....	LOYAL-MSX-AA-G-MI.....	G.....	NO...	30500.....	.09/24/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		398,050	334,853	84.1	206
.....YES.....	LOYAL-MSX-AA-HDF-MI.....	F.....	NO...	30500.....	.09/24/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		132,387	34,299	25.9	152
.....YES.....	LOYAL-MSX-AA-N-MI.....	N.....	NO...	30500.....	.09/24/2015				Modernized Medicare Supplement Insurance Plan	-	-	0.0		440,645	358,504	81.4	270
0199999.	Total Policy Experience on Individual Policies.....									5,000,012	4,222,061	84.4	1,836	2,236,190	1,684,403	75.3	1,164

360.1

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Minnesota



NAIC Group Code.....0901

NAIC Company Code.....65722

Address (City, State and Zip Code).....Austin TX 78717

Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-BASIC-MN.....	O.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	45,675	36,950	80.9	19	1,603,606	1,051,110	65.5	820
.....YES.....	LOYAL-MS-COPAYMENT-MN	O.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	-	-	0.0	.....	.....8,034	1,187	14.8	3
.....YES.....	LOYAL-MS-EXTENDED-MN....	O.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	447,811	407,987	91.1	169	785,649	593,636	75.6	350
0199999.	Total Policy Experience on Individual Policies.....									493,486	444,937	90.2	188	2,397,289	1,645,933	68.7	1,173

GENERAL INTERROGATORIES

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

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272

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

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Missouri



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-MO.....	H.....	NO...	34060.....	.08/26/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,523	13,795	144.9	2	-	-	0.0	
.....YES.....	L-6201-MO.....	I.....	NO...	34060.....	.08/26/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,073	2,929	48.2	2	-	-	0.0	
.....YES.....	L-6202-MO.....	J.....	NO...	34060.....	.08/26/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	651,154	451,334	69.3	164	-	-	0.0	
.....YES.....	LOYAL-MS-IA-A-MO.....	A.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	-	-	0.0		6,404	1,456	22.7	3
.....YES.....	LOYAL-MS-IA-F-MO.....	F.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	980,257	791,384	80.7	345	204,735	175,575	85.8	71
.....YES.....	LOYAL-MS-IA-G-MO.....	G.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	181,995	149,595	82.2	73	117,047	84,053	71.8	48
.....YES.....	LOYAL-MS-IA-N-MO.....	N.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	31,826	10,728	33.7	16	8,721	3,819	43.8	4
0199999.	Total Policy Experience on Individual Policies.....									1,860,828	1,419,765	76.3	602	336,907	264,903	78.6	126

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Mississippi



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-MS.....	C.....	NO...	34060.....	07/29/2005			05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,315	355	4.9		-	-	0.0	
.....YES.....	L-5234-MS.....	F.....	NO...	34060.....	07/29/2005			05/31/2010	Senior Class Medicare Supplement Insurance Plan	134,865	125,010	92.7	36	-	-	0.0	
.....YES.....	L-5235-MS.....	G.....	NO...	34060.....	07/29/2005			05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,927	4,615	93.7	1	-	-	0.0	
.....YES.....	L-5333-MS.....	F.....	YES...	34060.....	03/11/2005			05/31/2010	Senior Class Medicare Supplement Insurance Plan	218,404	153,113	70.1	69	-	-	0.0	
.....YES.....	L-5334-MS.....	G.....	YES...	34060.....	03/11/2005			05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,427	6,263	258.1	1	-	-	0.0	
.....YES.....	L-6200-MS.....	H.....	NO...	34060.....	11/20/2008			05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,251	2,330	54.8	1	-	-	0.0	
.....YES.....	L-6201-MS.....	I.....	NO...	34060.....	11/20/2008			05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,960	805	27.2	1	-	-	0.0	
.....YES.....	L-6202-MS.....	J.....	NO...	34060.....	11/20/2008			05/31/2010	Senior Class Medicare Supplement Insurance Plan	737,871	577,516	78.3	185	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-MS.....	A.....	NO...	34060.....	06/01/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	10,472	4,833	46.2	5	-	-	0.0	
.....YES.....	LOYAL-MS-AA-B-MS.....	B.....	NO...	34060.....	07/22/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	12,760	8,819	69.1	5	-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-MS.....	C.....	NO...	34060.....	07/22/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	19,429	18,935	97.5	6	-	-	0.0	
.....YES.....	LOYAL-MS-AA-D-MS.....	D.....	NO...	34000.....	07/22/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	8,054	3,069	38.1	3	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-MS.....	F.....	NO...	34060.....	06/01/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	2,950,870	2,297,881	77.9	1,004	2,581	807	31.3	1
.....YES.....	LOYAL-MS-AA-G-MS.....	G.....	NO...	34000.....	06/01/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	425,798	280,042	65.8	175	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-MS.....	N.....	NO...	34000.....	06/01/2010			11/01/2016	Modernized Medicare Supplement Insurance Plan	370,742	302,124	81.5	189	3,291	2,805	85.2	1
0199999.	Total Policy Experience on Individual Policies.....									4,911,145	3,785,710	77.1	1,681	5,872	3,612	61.5	2

360.1

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Montana



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-MT.....	F.....	NO...	34000.....	.09/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	22,234	15,495	69.7	5	-	-	0.0	
.....YES.....	L-5235-MT.....	G.....	NO...	34000.....	.09/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	31	336	1,083.9		-	-	0.0	
.....YES.....	L-6201-MT.....	I.....	NO...	34000.....	.02/25/2009			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,710	201	5.4	1	-	-	0.0	
.....YES.....	L-6202-MT.....	J.....	NO...	34000.....	.02/25/2009			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	927,276	754,448	81.4	285	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-MT.....	F.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	172,246	73,864	42.9	66	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-MT.....	G.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	55,678	30,939	55.6	25	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-MT.....	N.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	17,499	13,412	76.6	9	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,198,674	888,695	74.1	391	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....North Carolina



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-NC.....	C.....	NO...	34060.....	.08/16/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,105	1,906	20.9	2	-	-	0.0	.....
.....YES.....	L-5233-NC.....	D.....	NO...	34000.....	.08/16/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,316	257	7.8	1	-	-	0.0	.....
.....YES.....	L-5234-NC.....	F.....	NO...	34000.....	.08/16/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	187,416	106,539	56.8	44	-	-	0.0	.....
.....YES.....	L-5235-NC.....	G.....	NO...	34000.....	.08/16/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	20,904	4,082	19.5	5	-	-	0.0	.....
.....YES.....	L-6200-NC.....	H.....	NO...	34000.....	.09/30/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,034	10,848	120.1	2	-	-	0.0	.....
.....YES.....	L-6201-NC.....	I.....	NO...	34000.....	.09/30/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	32,234	17,671	54.8	9	-	-	0.0	.....
.....YES.....	L-6202-NC.....	J.....	NO...	34060.....	.09/30/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,181,857	730,484	61.8	284	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-A-NC.....	A.....	NO...	34060.....	.06/01/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	5,728	5,675	99.1	2	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-B-NC.....	B.....	NO...	34000.....	.07/02/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	2,146	38	1.8	1	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-C-NC.....	C.....	NO...	34060.....	.07/02/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	41,417	21,281	51.4	12	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-D-NC.....	D.....	NO...	34000.....	.07/02/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	21,115	17,627	83.5	7	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-F-NC.....	F.....	NO...	34000.....	.06/01/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	1,976,327	1,548,993	78.4	638	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-G-NC.....	G.....	NO...	34000.....	.06/01/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	406,909	289,259	71.1	164	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-N-NC.....	N.....	NO...	34000.....	.06/01/2010			.01/31/2017	Modernized Medicare Supplement Insurance Plan	267,181	173,989	65.1	134	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									4,164,689	2,928,649	70.3	1,305	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....North Dakota



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-ND.....	J.....	NO...	34000.....	.10/21/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	11,754	8,694	74.0	4	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-F-ND.....	F.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	46,411	29,308	63.1	16	3,183	4,829	151.7	1
.....YES.....	LOYAL-MS-AA-G-ND.....	G.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	6,327	9,239	146.0	3	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									64,492	47,241	73.3	23	3,183	4,829	151.7	1

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Nebraska



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-NE.....	C.....	NO...	..34000.....	.09/13/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,298	611	47.1		-	-	0.0	
.....YES.....	L-5234-NE.....	F.....	NO...	..34000.....	.09/13/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	116,427	107,069	92.0	29	-	-	0.0	
.....YES.....	L-5235-NE.....	G.....	NO...	..34000.....	.09/13/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,035	1,259	17.9	2	-	-	0.0	
.....YES.....	L-6200-NE.....	H.....	NO...	..34000.....	.10/08/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,123	2,074	66.4	1	-	-	0.0	
.....YES.....	L-6201-NE.....	I.....	NO...	..34000.....	.10/08/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,480	2,666	180.1		-	-	0.0	
.....YES.....	L-6202-NE.....	J.....	NO...	..34000.....	.10/08/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	620,323	503,078	81.1	163	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-NE.....	F.....	NO...	..34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,096,632	826,765	75.4	359	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-NE.....	G.....	NO...	..34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	98,609	97,412	98.8	41	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-NE.....	N.....	NO...	..34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	14,087	11,275	80.0	6	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,959,014	1,552,209	79.2	601	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

GENERAL INTERROGATORIES

- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....New Hampshire



NAIC Group Code.....0901

Address (City, State and Zip Code).....Austin TX 78717

Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-IA-F-NH.....	F.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	3,397	1,395	41.1	1	9,670	1,015	10.5	1
.....YES.....	LOYAL-MS-IA-G-NH.....	G.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	-	-	0.0	.....	.....8,029	1,968	24.5	2
0199999.	Total Policy Experience on Individual Policies.....									3,397	1,395	41.1	1	17,699	2,983	16.9	3

360

GENERAL INTERROGATORIES

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

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272

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

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....New Jersey



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-NJ.....	A.....	NO...	...34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-NJ.....	C.....	NO...	...34060.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	102,029	150,769	147.8	44	97,134	114,507	117.9	45
.....YES.....	LOYAL-MS-AA-F-NJ.....	F.....	NO...	...34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	2,545,864	2,245,939	88.2	1,051	4,394,818	3,879,244	88.3	2,142
.....YES.....	LOYAL-MS-AA-G-NJ.....	G.....	NO...	...34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	2,165,911	2,048,711	94.6	1,045	5,346,601	4,088,736	76.5	3,223
.....YES.....	LOYAL-MS-AA-N-NJ.....	N.....	NO...	...34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	503,678	404,235	80.3	298	1,067,285	667,896	62.6	719
.....YES.....	LOYAL-MSD-AA-A-NJ.....	A.....	NO...	...204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		2,431	483	19.9	1
.....YES.....	LOYAL-MSD-AA-C-NJ.....	C.....	NO...	...204060.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	9,233	7,764	84.1	4	37,381	46,777	125.1	15
.....YES.....	LOYAL-MSD-AA-F-NJ.....	F.....	NO...	...204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	307,837	230,700	74.9	126	736,346	632,055	85.8	335
.....YES.....	LOYAL-MSD-AA-G-NJ.....	G.....	NO...	...204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	276,653	244,057	88.2	140	932,056	700,112	75.1	526
.....YES.....	LOYAL-MSD-AA-N-NJ.....	N.....	NO...	...204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	112,539	75,943	67.5	67	269,014	150,059	55.8	174
0199999.	Total Policy Experience on Individual Policies.....									6,023,744	5,408,118	89.8	2,775	12,883,066	10,279,869	79.8	7,180

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

- 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....New Mexico

NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-NM.....	H.....	NO.....	34000.....	.10/07/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	47.....	(101).....	(214.9).....	.....	- .....	- .....	.....0.0.....	.....
.....YES.....	L-6201-NM.....	I.....	NO.....	34000.....	.10/07/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	14,809.....	12,743.....	86.0.....	5.....	-	-	0.0.....	.....
.....YES.....	L-6202-NM.....	J.....	NO.....	34000.....	.10/07/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	315,934.....	223,557.....	70.8.....	95.....	-	-	0.0.....	.....
.....YES.....	LOYAL-MS-AA-F-NM.....	F.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	209,382.....	140,788.....	67.2.....	75.....	10,614.....	2,180.....	20.5.....	3.....
.....YES.....	LOYAL-MS-AA-G-NM.....	G.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	39,357.....	31,552.....	80.2.....	17.....	5,754.....	997.....	17.3.....	2.....
.....YES.....	LOYAL-MS-AA-N-NM.....	N.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	11,149.....	5,914.....	53.0.....	6.....	-	-	0.0.....	.....
0199999.	Total Policy Experience on Individual Policies.....									590,678.....	414,453.....	70.2.....	198.....	16,368.....	3,177.....	19.4.....	5.....

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Ohio



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-OH.....	A.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,942	22,248	756.2	1	-	-	0.0	.....
.....YES.....	L-5231-OH.....	B.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,368	2,966	40.3	2	-	-	0.0	.....
.....YES.....	L-5232-OH.....	C.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	42,318	32,607	77.1	10	-	-	0.0	.....
.....YES.....	L-5233-OH.....	D.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	38,646	28,208	73.0	10	-	-	0.0	.....
.....YES.....	L-5234-OH.....	F.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	212,065	133,184	62.8	53	-	-	0.0	.....
.....YES.....	L-5235-OH.....	G.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	36,637	41,443	113.1	9	-	-	0.0	.....
.....YES.....	L-6200-OH.....	H.....	NO...	34060.....	.09/05/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	10,173	5,520	54.3	2	-	-	0.0	.....
.....YES.....	L-6201-OH.....	I.....	NO...	34060.....	.09/05/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,672	4,973	51.4	3	-	-	0.0	.....
.....YES.....	L-6202-OH.....	J.....	NO...	34060.....	.09/05/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	780,818	430,983	55.2	186	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-C-OH.....	C.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	209,263	184,776	88.3	60	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-D-OH.....	D.....	NO...	34000.....	.07/12/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	41,562	61,420	147.8	14	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-F-OH.....	F.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	1,657,288	1,113,125	67.2	484	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-G-OH.....	G.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	426,178	344,390	80.8	145	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-N-OH.....	N.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	390,147	279,999	71.8	176	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									3,865,077	2,685,842	69.5	1,155	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Oklahoma



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5233-OK.....	D.....	NO...	34000.....	.08/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	-	1	0.0		-	-	0.0	
.....YES.....	L-5234-OK.....	F.....	NO...	34000.....	.08/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	206,603	175,950	85.2	50	-	-	0.0	
.....YES.....	L-5235-OK.....	G.....	NO...	34000.....	.08/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	28,801	21,275	73.9	8	-	-	0.0	
.....YES.....	L-6200-OK.....	H.....	NO...	34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,846	18,216	185.0	3	-	-	0.0	
.....YES.....	L-6201-OK.....	I.....	NO...	34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,779	1,624	34.0		-	-	0.0	
.....YES.....	L-6202-OK.....	J.....	NO...	34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	626,496	440,387	70.3	157	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-OK.....	A.....	NO...	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	13,352	13,437	100.6	5	-	-	0.0	
.....YES.....	LOYAL-MS-AA-D-OK.....	D.....	NO...	34000.....	.06/22/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,099	4,224	201.2		-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-OK.....	F.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	437,700	336,282	76.8	130	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-OK.....	G.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	35,501	15,404	43.4	14	3,200	909	28.4	1
.....YES.....	LOYAL-MS-AA-N-OK.....	N.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	54,276	242,808	447.4	25	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,419,453	1,269,608	89.4	392	3,200	909	28.4	1

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

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

David Brosig1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address.....

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

David Brosig1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Oregon



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-OR.....	A.....	NO...	34060.....	09/08/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,199.....	237.....	10.8.....	1.....	-	-	0.0.....	.....
.....YES.....	L-5234-OR.....	F.....	NO...	34060.....	09/08/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	37,710.....	17,605.....	46.7.....	11.....	-	-	0.0.....	.....
.....YES.....	L-5235-OR.....	G.....	NO...	34060.....	09/08/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	8,543.....	14,165.....	165.8.....	3.....	-	-	0.0.....	.....
.....YES.....	L-6200-OR.....	H.....	NO...	34060.....	10/13/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,903.....	976.....	33.6.....	1.....	-	-	0.0.....	.....
.....YES.....	L-6201-OR.....	I.....	NO...	34060.....	10/13/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	6,679.....	4,297.....	64.3.....	1.....	-	-	0.0.....	.....
.....YES.....	L-6202-OR.....	J.....	NO...	34060.....	10/13/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	517,607.....	302,261.....	58.4.....	131.....	-	-	0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-OR.....	A.....	NO...	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	-	-	0.0.....	.....	.....2,330.....	540.....	23.2.....	1.....
.....YES.....	LOYAL-MS-AA-B-OR.....	B.....	NO...	34060.....	06/10/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	-	-	0.0.....	.....	.....4,151.....	3,415.....	82.3.....	1.....
.....YES.....	LOYAL-MS-AA-C-OR.....	C.....	NO...	34060.....	06/10/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	44,444.....	56,812.....	127.8.....	15.....	12,271.....	11,810.....	96.2.....	5.....
.....YES.....	LOYAL-MS-AA-D-OR.....	D.....	NO...	34060.....	06/10/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	22,456.....	24,873.....	110.8.....	7.....	17,229.....	7,419.....	43.1.....	9.....
.....YES.....	LOYAL-MS-AA-F-OR.....	F.....	NO...	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	1,722,110.....	1,581,944.....	91.9.....	633.....	3,293,079.....	2,702,566.....	82.1.....	1,743.....
.....YES.....	LOYAL-MS-AA-G-OR.....	G.....	NO...	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	293,889.....	224,100.....	76.3.....	136.....	4,696,076.....	3,854,512.....	82.1.....	3,758.....
.....YES.....	LOYAL-MS-AA-N-OR.....	N.....	NO...	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	267,784.....	288,380.....	107.7.....	148.....	1,033,468.....	1,083,596.....	104.9.....	784.....
0199999.	Total Policy Experience on Individual Policies.....									2,926,324.....	2,515,650.....	86.0.....	1,087.....	9,058,604.....	7,663,858.....	84.6.....	6,301.....

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Pennsylvania



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
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Individual Policies																	
.....YES.....	L-5230-PA.....	A.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	-	140	0.0		-	-	0.0	
.....YES.....	L-5232-PA.....	C.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,468	3,702	57.2	2	-	-	0.0	
.....YES.....	L-5233-PA.....	D.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	41,116	33,870	82.4	12	-	-	0.0	
.....YES.....	L-5234-PA.....	F.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	115,777	54,919	47.4	38	-	-	0.0	
.....YES.....	L-5235-PA.....	G.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	15,319	5,921	38.7	5	-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-PA.....	C.....	NO...	...34060.....	.06/10/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	7,246	16,027	221.2	2	-	-	0.0	
.....YES.....	LOYAL-MS-AA-D-PA.....	D.....	NO...	...34060.....	.06/10/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	8,605	5,064	58.8	3	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-PA.....	F.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	1,829,413	1,052,534	57.5	537	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-PA.....	G.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	450,883	251,083	55.7	144	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-PA.....	N.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	749,062	438,338	58.5	318	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									3,223,889	1,861,598	57.7	1,061	0	0	0.0	0

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

- 2.1

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2

Contact person and phone number.....

David Brosig1-866-459-4272
3.

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

Address.....

11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2

Contact person and phone number.....

David Brosig1-866-459-4272
4.

Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....South Carolina



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-SC.....	F.....	NO...	...34000.....	.12/29/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	206,408	172,143	83.4	61	-	-	0.0	.....
.....YES.....	L-5235-SC.....	G.....	NO...	...34000.....	.12/29/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	46,626	37,911	81.3	15	-	-	0.0	.....
.....YES.....	L-6200-SC.....	H.....	NO...	...34000.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	28,600	22,389	78.3	9	-	-	0.0	.....
.....YES.....	L-6201-SC.....	I.....	NO...	...34000.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	58,185	15,448	26.5	19	-	-	0.0	.....
.....YES.....	L-6202-SC.....	J.....	NO...	...34000.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,530,466	958,984	62.7	442	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-C-SC.....	C.....	NO...	...34000.....	.08/25/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	12,396	4,332	34.9	5	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-D-SC.....	D.....	NO...	...34000.....	.08/25/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	15,506	11,860	76.5	6	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-F-SC.....	F.....	NO...	...34000.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	2,954,561	2,185,398	74.0	1,001	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-G-SC.....	G.....	NO...	...34000.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	648,228	530,477	81.8	248	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-N-SC.....	N.....	NO...	...34000.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	316,860	254,079	80.2	155	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									5,817,836	4,193,021	72.1	1,961	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

GENERAL INTERROGATORIES

- 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OFSouth Dakota



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-SD.....	J.....	NO...	...34060.....	.08/01/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	432,317	248,571	57.5	125	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-SD.....	A.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,457	208	8.5	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-SD.....	F.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	298,568	239,361	80.2	103	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-SD.....	G.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	19,676	14,753	75.0	9	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-SD.....	N.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,861	1,025	55.1	1	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									754,879	503,918	66.8	239	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Tennessee



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-TN.....	C.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	-	14	0.0		-	-	0.0	
.....YES.....	L-5233-TN.....	D.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	-	33	0.0		-	-	0.0	
.....YES.....	L-5234-TN.....	F.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	111,995	68,953	61.6	29	-	-	0.0	
.....YES.....	L-5235-TN.....	G.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	27,620	26,324	95.3	7	-	-	0.0	
.....YES.....	LOYAL-MS-AA-B-TN.....	B.....	NO...	...34060.....	.07/30/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	19,757	19,554	99.0	6	-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-TN.....	C.....	NO...	...34060.....	.07/30/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	12,740	7,879	61.8	4	-	-	0.0	
.....YES.....	LOYAL-MS-AA-D-TN.....	D.....	NO...	...34060.....	.07/30/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	50,107	64,355	128.4	12	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-TN.....	F.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	6,439,121	4,465,850	69.4	2,197	76,101	63,241	83.1	27
.....YES.....	LOYAL-MS-AA-G-TN.....	G.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	711,924	399,277	56.1	287	85,129	52,476	61.6	34
.....YES.....	LOYAL-MS-AA-N-TN.....	N.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	611,175	446,534	73.1	319	331,964	235,571	71.0	174
0199999.	Total Policy Experience on Individual Policies.....									7,984,439	5,498,773	68.9	2,861	493,194	351,288	71.2	235

GENERAL INTERROGATORIES

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

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

GENERAL INTERROGATORIES

- 2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717
- 3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Texas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5230-TX.....	A.....	NO...	34060.....	.02/14/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	15,633	18,345	117.3	3	-	-	0.0	
.....YES.....	L-5232-TX.....	C.....	NO...	34000.....	.10/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,525	2,676	28.1	2	-	-	0.0	
.....YES.....	L-5233-TX.....	D.....	NO...	34000.....	.10/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	12,610	4,388	34.8	3	-	-	0.0	
.....YES.....	L-5234-TX.....	F.....	NO...	34000.....	.10/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,473,424	1,035,250	70.3	355	-	-	0.0	
.....YES.....	L-5235-TX.....	G.....	NO...	34000.....	.10/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	201,021	151,807	75.5	49	-	-	0.0	
.....YES.....	L-5330-TX.....	B.....	YES...	34000.....	.02/14/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	560	6,646	1,186.8	.....	- .....	- .....	.....0.0	
.....YES.....	L-5332-TX.....	D.....	YES...	34000.....	.02/14/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,578	608	23.6	1	-	-	0.0	
.....YES.....	L-5333-TX.....	F.....	YES...	34000.....	.02/14/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,404	1,024	12.2	2	-	-	0.0	
.....YES.....	L-5334-TX.....	G.....	YES...	34000.....	.02/14/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	29,668	29,522	99.5	8	-	-	0.0	
.....YES.....	L-6200-TX.....	H.....	NO...	34000.....	.09/03/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	601,780	515,848	85.7	174	-	-	0.0	
.....YES.....	L-6201-TX.....	I.....	NO...	34000.....	.09/03/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	922,048	760,634	82.5	269	-	-	0.0	
.....YES.....	L-6202-TX.....	J.....	NO...	34000.....	.09/03/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,773,335	3,429,705	71.9	1,124	-	-	0.0	
.....YES.....	LOYAL-MS-AA-A-TX.....	A.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	137,632	176,474	128.2	32	3,933	1,564	39.8	1
.....YES.....	LOYAL-MS-AA-B-TX.....	B.....	NO...	34000.....	.08/05/2010				Modernized Medicare Supplement Insurance Plan	1,604	(151)	(9.4)	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-C-TX.....	C.....	NO...	34000.....	.08/05/2010				Modernized Medicare Supplement Insurance Plan	6,098	8,656	141.9	2	-	-	0.0	

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Texas



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
.....YES.....	LOYAL-MS-AA-D-TX.....	D.....	NO...	34000.....	..08/05/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	29,002	15,364	53.0	9	-	-	0.0	.....
.....YES.....	LOYAL-MS-AA-F-TX.....	F.....	NO...	34000.....	..06/01/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	3,718,842	3,212,725	86.4	1,118	134,988	161,701	119.8	48
.....YES.....	LOYAL-MS-AA-G-TX.....	G.....	NO...	34000.....	..06/01/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	1,080,747	1,076,591	99.6	413	772,260	660,629	85.5	341
.....YES.....	LOYAL-MS-AA-N-TX.....	N.....	NO...	34000.....	..06/01/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	789,182	833,838	105.7	380	497,750	484,309	97.3	258
0199999.	Total Policy Experience on Individual Policies.....									13,813,693	11,279,950	81.7	3,945	1,408,931	1,308,203	92.9	648

360.1

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Utah



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-UT.....	H.....	NO.....	...34000.....	.10/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,509	3,546	235.0		-	-	0.0	
.....YES.....	L-6202-UT.....	J.....	NO.....	...34000.....	.10/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	198,928	89,198	44.8	56	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-UT.....	F.....	NO.....	...34000.....	.06/01/2010			.01/02/2017	Modernized Medicare Supplement Insurance Plan	229,779	124,784	54.3	77	9,604	3,858	40.2	3
.....YES.....	LOYAL-MS-AA-G-UT.....	G.....	NO.....	...34000.....	.06/01/2010			.01/02/2017	Modernized Medicare Supplement Insurance Plan	46,112	35,868	77.8	21	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-UT.....	N.....	NO.....	...34000.....	.06/01/2010			.01/02/2017	Modernized Medicare Supplement Insurance Plan	143,381	113,980	79.5	78	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									619,709	367,376	59.3	232	9,604	3,858	40.2	3

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Virginia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-VA.....	F.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	464,517	336,486	72.4	163	188,088	111,372	59.2	73
.....YES.....	LOYAL-MS-AA-G-VA.....	G.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	133,395	141,333	106.0	54	70,594	64,149	90.9	32
.....YES.....	LOYAL-MS-AA-N-VA.....	N.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	7,053	7,110	100.8	3	13,098	23,171	176.9	8
0199999.	Total Policy Experience on Individual Policies.....									604,965	484,929	80.2	220	271,780	198,692	73.1	113

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)
FOR THE STATE OF.....Vermont



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015				Policies Issued in 2016, 2017 & 2018			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-VT.....	A.....	NO.....	34060.....	..06/18/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MS-CR-F-VT.....	F.....	NO.....	34060.....	..06/18/2013				Modernized Medicare Supplement Insurance Plan	20,478	7,423	36.2	9	835,908	722,623	86.4	453
.....YES.....	LOYAL-MS-CR-G-VT.....	G.....	NO.....	34060.....	..06/18/2013				Modernized Medicare Supplement Insurance Plan	45,467	15,575	34.3	22	467,875	342,991	73.3	289
.....YES.....	LOYAL-MS-CR-N-VT.....	N.....	NO.....	34060.....	..06/18/2013				Modernized Medicare Supplement Insurance Plan	6,488	2,350	36.2	4	259,203	154,955	59.8	188
.....YES.....	LOYAL-MSD-CR-F-VT.....	F.....	NO.....	204060.....	..07/25/2013				Modernized Medicare Supplement Insurance Plan	14,813	4,313	29.1	6	29,132	23,097	79.3	16
.....YES.....	LOYAL-MSD-CR-G-VT.....	G.....	NO.....	204060.....	..07/25/2013				Modernized Medicare Supplement Insurance Plan	14,420	8,572	59.4	7	56,404	29,165	51.7	42
.....YES.....	LOYAL-MSD-CR-N-VT.....	N.....	NO.....	204060.....	..07/25/2013				Modernized Medicare Supplement Insurance Plan	13,070	6,105	46.7	8	20,120	10,328	51.3	16
0199999.	Total Policy Experience on Individual Policies.....									114,736	44,338	38.6	56	1,668,642	1,283,159	76.9	1,004

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Washington



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-A-WA.....	A.....	NO...	34000.....	..06/20/2013				Modernized Medicare Supplement Insurance Plan	-	-	0.0		-	-	0.0	
.....YES.....	LOYAL-MS-CR-F-WA.....	F.....	NO...	34000.....	..06/20/2013				Modernized Medicare Supplement Insurance Plan	20,419	16,990	83.2	8	1,056,188	857,255	81.2	536
.....YES.....	LOYAL-MS-CR-G-WA.....	G.....	NO...	34000.....	..06/20/2013				Modernized Medicare Supplement Insurance Plan	13,281	11,889	89.5	7	14,913,758	13,905,944	93.2	10,661
.....YES.....	LOYAL-MS-CR-N-WA.....	N.....	NO...	34000.....	..06/20/2013				Modernized Medicare Supplement Insurance Plan	13,909	4,871	35.0	9	4,022,371	2,881,696	71.6	3,481
.....YES.....	LOYAL-MSD-CR-F-WA.....	F.....	NO...	204000.....	..08/21/2013				Modernized Medicare Supplement Insurance Plan	39,763	48,321	121.5	14	391,630	416,656	106.4	170
.....YES.....	LOYAL-MSD-CR-G-WA.....	G.....	NO...	204000.....	..08/21/2013				Modernized Medicare Supplement Insurance Plan	59,510	101,453	170.5	28	2,888,621	2,562,275	88.7	1,882
.....YES.....	LOYAL-MSD-CR-N-WA.....	N.....	NO...	204000.....	..08/21/2013				Modernized Medicare Supplement Insurance Plan	25,348	14,135	55.8	16	758,699	538,920	71.0	561
0199999.	Total Policy Experience on Individual Policies.....									172,230	197,659	114.8	82	24,031,267	21,162,746	88.1	17,291

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Wisconsin



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5220-WI.....	O.....	NO...	34060.....	..04/23/2004	.....	.....	..05/31/2010	Senior Class Medicare Supplement Insurance Plan	94,117	45,342	48.2	18	-	-	0.0	.....
.....YES.....	LOYAL-MS-WI.....	O.....	NO...	34060.....	..06/01/2010	.....	.....	..09/30/2016	Modernized Medicare Supplement Insured Plan	219,211	213,734	97.5	71	-	-	0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									313,328	259,076	82.7	89	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....West Virginia



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-WV.....	C.....	NO...	...34000.....	.08/25/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,720	3,191	85.8	1	-	-	0.0	
.....YES.....	L-5234-WV.....	F.....	NO...	...34000.....	.08/25/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	11,140	20,649	185.4	3	-	-	0.0	
.....YES.....	L-5235-WV.....	G.....	NO...	...34000.....	.08/25/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,537	350	9.9	1	-	-	0.0	
.....YES.....	L-6202-WV.....	J.....	NO...	...34060.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	151,501	92,236	60.9	43	-	-	0.0	
.....YES.....	LOYAL-MS-AA-D-WV.....	D.....	NO...	...34000.....	.06/23/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,649	442	16.7	1	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-WV.....	F.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	263,257	171,099	65.0	87	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-WV.....	G.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	38,338	10,962	28.6	16	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-WV.....	N.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	90,775	104,081	114.7	43	-	-	0.0	
0199999.	Total Policy Experience on Individual Policies.....									564,917	403,010	71.3	195	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2018
(To Be Filed by March 1)

FOR THE STATE OF.....Wyoming



NAIC Group Code.....0901
Address (City, State and Zip Code).....Austin TX 78717
Person Completing This Exhibit.....M. Umar Gilani, ASA, MAAA

NAIC Company Code.....65722

Title.....Actuarial Manager.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2015			Policies Issued in 2016, 2017 & 2018				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-WY.....	J.....	NO...	34060.....	.08/27/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	113,155	69,431	61.4	31	-	-	0.0	
.....YES.....	LOYAL-MS-AA-F-WY.....	F.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	103,818	68,264	65.8	35	-	-	0.0	
.....YES.....	LOYAL-MS-AA-G-WY.....	G.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	12,872	13,179	102.4	5	-	-	0.0	
.....YES.....	LOYAL-MS-AA-N-WY.....	N.....	NO...	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	33,918	61,494	181.3	17	5,771	1,445	25.0	3
0199999.	Total Policy Experience on Individual Policies.....									263,763	212,368	80.5	88	5,771	1,445	25.0	3

GENERAL INTERROGATORIES

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

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

2.2 Contact person and phone number..... David Brosig 1-866-459-4272
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

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

3.2 Contact person and phone number..... David Brosig 1-866-459-4272
4. Explain any policies identified as policy type "O".

VM-20 RESERVES SUPPLEMENT - PART 1

Life Insurance Reserves Valued According to VM-20 by Product Type

For the Year Ended December, 31, 2018

(To Be Filed by March 1)



NAIC Group Code: 0901

(\$000 Omitted Except for Number of Policies)

NAIC Company Code: 65722

		Prior Year	Current Year													
		1	2	3	Section A					Section B				Section C		
		Reported Reserve	Reported Reserve	Deferred Premium Asset	4 Net Premium Reserve	5 Deterministic Reserve	6 Stochastic Reserve	7 Number of Policies	8 Face Amount	9 Net Premium Reserve	10 Deterministic Reserve	11 Number of Policies	12 Face Amount	13 Net Premium Reserve	14 Number of Policies	15 Face Amount
1.	Post-Reinsurance-Ceded Reserve															
1.1	Term Life Insurance.....						XXX	XXX			XXX	XXX	XXX	XXX	XXX	
1.2	Universal Life with Secondary Guarantee.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.3	Non-participating Whole Life.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.4	Participating Whole Life.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.5	Universal Life without Secondary Guarantee.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.6	Variable Universal Life.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.7	Variable Life.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.8	Indexed Life.....						XXX	XXX			XXX	XXX		XXX	XXX	
1.9	Aggregate write-ins for other products.....	0	0	0	0	0	XXX	XXX	0	0	XXX	XXX	0	XXX	XXX	
2.	Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9).....	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3.	Pre-Reinsurance-Ceded Reserves															
3.1	Term Life Insurance.....												XXX			
3.2	Universal Life with Secondary Guarantee.....															
3.3	Non-participating Whole Life.....															
3.4	Participating Whole Life.....															
3.5	Universal Life without Secondary Guarantee.....															
3.6	Variable Universal Life.....															
3.7	Variable Life.....															
3.8	Indexed Life.....															
3.9	Aggregate write-ins for other products.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4.	Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9).....	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5.	Total Reserves Ceded (Line 4 minus Line 2)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

DETAILS OF WRITE-INS

1.901	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	.....	.....	XXX	XXX	.....	XXX	XXX
1.902	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	.....	.....	XXX	XXX	.....	XXX	XXX
1.903	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	.....	.....	XXX	XXX	.....	XXX	XXX
1.998	Summ. of remaining write-ins for Line 1.9 from overflow....	0	0	0	0	0	0	XXX	XXX	0	0	XXX	XXX	0	XXX	XXX
1.999	Totals (Lines 1.901 thru 1.903 + 1.998) (Line 1.9 above)...	0	0	0	0	0	0	XXX	XXX	0	0	XXX	XXX	0	XXX	XXX
3.901	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.902	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.903	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.998	Summ. of remaining write-ins for Line 3.9 from overflow....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.999	Totals (Lines 3.901 thru 3.903 + 3.998) (Line 3.9 above)...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

456.1

Loyal American Life Insurance Company
VM-20 RESERVES SUPPLEMENT - PART 2

Reserves for Policies Not Based on VM-20 as a Result of the Three Year Transition Period
For the Year Ended December 31, 2018
(To Be filed by March 1)
(\$000 Omitted Except for Number of Policies)

Three Transition Period						
	Prior Year		Current Year			
	1 Gross Reserve	2 Net Reserve	3 Gross Reserve	4 Net Reserve	5 Number of Policies	6 Face Amount
1. Life Insurance Reserves						
1.1 Term Life.....						
1.2 Universal Life with Secondary Guarantee.....						
1.3 Non-participating Whole Life.....			294	294	3,616	31,941
1.4 Participating Whole Life.....						
1.5 Universal Life without Secondary Guarantee.....						
1.6 Variable Universal Life.....						
1.7 Variable Life.....						
1.8 Indexed Life.....						
1.9 Aggregate write-ins for other products.....	0	0	0	0	0	0
2. Total Life Insurance Reserves						
(Sum of Lines 1.1 through 1.9).....	0	0	294	294	3,616	31,941
DETAILS OF WRITE-INS						
1.901						
1.902						
1.903						
1.998 Summary of remaining write-ins for Line 1.9 from overflow page.....	0	0	0	0	0	0
1.999 Totals (Lines 1.901 through 1.903 plus 1.998) (Line 1.9 above).....	0	0	0	0	0	0

VM-20 RESERVES SUPPLEMENT - PART 3

Life PBR Exemption
For the Year Ended December 31, 2018
(To be Filed by March 1)

Life PBR Exemption as Defined in the NAIC Adopted Valuation Manual (VM)

1. Has the company filed and been granted a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?

Yes [] No []
2. If the response to Question 1 is "Yes", then check the source of the granted "Life PBR Exemption" definition. (Check either 2.1, 2.2 or 2.3)

2.1 NAIC Adopted VM []

2.2 State Statute SVL [] Complete items "a" and "b", as appropriate.

a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM?

Yes [] No []

b. If the answer to "a" above is yes, provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):

NONE

2.3 State Regulation [] Complete items "a" and "b", as appropriate.

a. Is the criteria in the State Regulation different from the NAIC adopted VM?

Yes [] No []

b. If the answer to "a" above is yes, provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):

VM-20 RESERVES SUPPLEMENT - PART 4

Other Exclusions from Life PBR
For the Year Ended December 31, 2018
(To be Filed by March 1)

1. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?

Yes [] No [X]

If the answer to question 1 is "Yes" please discuss any business not covered under the Single Exemption.
2. If the answer to question 1 is "Yes", does the company have risks for policies issued outside its state of domicile?

Yes [] No []

If the answer to question 2 is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.
3. Is all of the company's individual life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual?

Yes [X] No []

Loyal American Life Insurance Company
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior.....					
2. 2014.....					
3. 2015.....	XXX				
4. 2016.....	XXX	XXX			
5. 2017.....	XXX	XXX	XXX	4	
6. 2018.....	XXX	XXX	XXX	XXX	3

Section B - Other Accident and Health

1. Prior.....					
2. 2014.....					
3. 2015.....	XXX	.606			
4. 2016.....	XXX	XXX	.632		
5. 2017.....	XXX	XXX	XXX	.601	
6. 2018.....	XXX	XXX	XXX	XXX	517

Section C - Credit Accident and Health

1. Prior.....					
2. 2014.....					
3. 2015.....	XXX				
4. 2016.....	XXX	XXX			
5. 2017.....	XXX	XXX	XXX		
6. 2018.....	XXX	XXX	XXX	XXX	

NONE

Loyal American Life Insurance Company
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
	2014	2015	2016	2017	2018
1. 2014.....	7,993	7,662	7,724	XXX	XXX
2. 2015.....	XXX	2,190	1,835	1,874	XXX
3. 2016.....	XXX	XXX	1,586	1,409	1,384
4. 2017.....	XXX	XXX	XXX	1,759	1,751
5. 2018.....	XXX	XXX	XXX	XXX	2,356

Section B - Other Accident and Health

1. 2014.....	146,628	142,064	143,446	XXX	XXX
2. 2015.....	XXX	182,934	177,856	178,180	XXX
3. 2016.....	XXX	XXX	184,510	180,900	180,899
4. 2017.....	XXX	XXX	XXX	207,362	200,011
5. 2018.....	XXX	XXX	XXX	XXX	240,950

Section C - Credit Accident and Health

1. 2014.....				XXX	XXX
2. 2015.....	XXX				XXX
3. 2016.....	XXX	XXX			
4. 2017.....	XXX	XXX	XXX		
5. 2018.....	XXX	XXX	XXX	XXX	

NONE

Loyal American Life Insurance Company
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. 2014.....	7,993	7,662	7,724		
2. 2015.....	XXX	2,190	1,835	1,874	
3. 2016.....	XXX	XXX	1,586	1,409	1,384
4. 2017.....	XXX	XXX	XXX	1,763	1,751
5. 2018.....	XXX	XXX	XXX	XXX	2,359

Section B - Other Accident and Health

1. 2014.....	146,628	142,064	143,446		
2. 2015.....	XXX	183,540	177,856	178,180	
3. 2016.....	XXX	XXX	185,069	180,900	180,899
4. 2017.....	XXX	XXX	XXX	207,963	200,011
5. 2018.....	XXX	XXX	XXX	XXX	241,478

Section C - Credit Accident and Health

1. 2014.....					
2. 2015.....	XXX				
3. 2016.....	XXX	XXX			
4. 2017.....	XXX	XXX	XXX		
5. 2018.....	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial life.....	None.....	
2. Ordinary life.....	Standard Factor.....	379
3. Individual annuity.....	None.....	
4. Supplementary contracts.....	None.....	
5. Credit life.....	None.....	
6. Group life.....	None.....	
7. Group annuities.....	None.....	
8. Group accident and health.....	Development.....	727
9. Credit accident and health.....	None.....	
10. Other accident and health.....	Development.....	55,448
11. Total.....		56,554

Sch. O - Pt. 1 - Sn. D
NONE

Sch. O - Pt. 1 - Sn. E
NONE

Sch. O - Pt. 1 - Sn. F
NONE

Sch. O - Pt. 1 - Sn. G
NONE

Sch. O - Pt. 2 - Sn. D
NONE

Sch. O - Pt. 2 - Sn. E
NONE

Sch. O - Pt. 2 - Sn. F
NONE

Sch. O - Pt. 2 - Sn. G
NONE

Sch. O - Pt. 3 - Sn. D
NONE

Sch. O - Pt. 3 - Sn. E
NONE

Sch. O - Pt. 3 - Sn. F
NONE

Sch. O - Pt. 3 - Sn. G
NONE

Sch. O - Pt. 4 - Sn. D
NONE

Sch. O - Pt. 4 - Sn. E
NONE

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NONE

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