



# ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

## Universal Guaranty Life Insurance Company

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

NAIC Company Code..... 70130

Employer's ID Number..... 31-0727974

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized..... November 15, 1966

Commenced Business..... December 31, 1966

Statutory Home Office

65 East State Street, Suite 2100 .. Columbus .. OH .. US .. 43215-4260  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

5250 S 6th Street Rd .. Springfield .. IL .. US .. 62703-5158  
(Street and Number) (City or Town, State, Country and Zip Code)

877-881-1777

(Area Code) (Telephone Number)

Mail Address

P.O. Box 13080 .. Springfield .. IL .. US .. 62791-3080  
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

5250 S 6th Street Rd .. Springfield .. IL .. US .. 62703-5158  
(Street and Number) (City or Town, State, Country and Zip Code)

877-881-1777

(Area Code) (Telephone Number)

Internet Web Site Address

www.utgins.com

Statutory Statement Contact

Julie Ann Abel  
(Name)  
accounting@utgins.com  
(E-Mail Address)

217-241-6344

(Area Code) (Telephone Number) (Extension)

888-686-6567

(Fax Number)

### OFFICERS

Name	Title	Name	Title
1. James Patrick Rousey	President	2. Theodore Clayton Miller	Secretary/CFO
3. Julie Ann Abel	Treasurer	4.	

Julie Ann Abel	Vice President	Jacob Joncarl Andrew	Chief Investment Officer
Michael Keith Borden	Chief Operating Officer	Jesse Thomas Correll	Chief Executive Officer
Casey Jonathan Willis	Vice President	Donald Shay Pendygraft	Vice President
Theodore Clayton Miller	Senior Vice President	Douglas Paul Ditto	Vice President

### OTHER

Randall Lanier Attkisson  
Howard Lape Dayton Jr  
Gabriel John Molnar

Joseph Anthony Brinck II  
Thomas Eugene Harmon  
Preston Howard Correll #

Jesse Thomas Correll  
Peter Loyd Ochs  
John Michael Cortines #

Thomas Francis Darden II #  
James Patrick Rousey

State of..... Kentucky  
County of.... Lincoln

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

(Signature)	(Signature)	(Signature)
James Patrick Rousey	Theodore Clayton Miller	Julie Ann Abel
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary/CFO	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of \_\_\_\_\_ 2019

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

Yes [X] No [ ]

\_\_\_\_\_  
\_\_\_\_\_

DIRECT BUSINESS IN THE STATE OF **ALASKA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		1,102			12	1,114
2. Annuity considerations.....		80				.80
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		1,182	0	.0	12	1,194
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		19				.19
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).....		19	0	.0	.0	.19
<b>ANNUITIES:</b>						
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	0	.0	.0	.19
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....				-	-	0
10. Matured endowments.....				-	-	0
11. Annuity benefits.....						0
12. Surrender values and withdrawals for life contracts.....		20,383			.27	20,410
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.....		20,383	0	.0	.27	20,410

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	5	32,082					.15	11,375	.20	43,457
17. Incurred during current year.....	(5)	(32,082)					(13)	(11,375)	(18)	(43,457)
<b>Settled during current year:</b>										
18.1 By payment in full.....	-	-			-	-	2	-	2	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	2	0	2	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	2	0	2	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	23	145,111	(a)				2	2,500	.25	147,611
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(3)	(27,670)					(1)	(1,500)	(4)	(29,170)
23. In force December 31 of current year.....	20	117,441	0	(a)	0	0	1	1,000	.21	118,441

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **ALABAMA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		46,317		345	524	47,186
2. Annuity considerations.....		820				820
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		47,137	0	345	524	48,006
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		392				392
6.2 Applied to pay renewal premiums.....		217				217
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		14,704				14,704
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		15,313	0	0	0	15,313
<b>ANNUITIES:</b>						
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).....		15,313	0	0	0	15,313
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		288,006		-	-	288,006
10. Matured endowments.....		15,493		-	-	15,493
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		53,978		-	-	53,978
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.....		357,477	0	0	0	357,477

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	5	9,194					4	2,500	9	11,694
17. Incurred during current year.....	194	322,521			-	-	(4)	(2,500)	190	320,021
<b>Settled during current year:</b>										
18.1 By payment in full.....	181	303,499			-	-	-	-	181	303,499
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	181	303,499	0	0	0	0	0	0	181	303,499
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	181	303,499	0	0	0	0	0	0	181	303,499
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	18	28,216	0	0	0	0	0	0	18	28,216
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	2,651	7,921,004	(a)	2	12,500	.17	19,434	2,670	7,952,938	
21. Issued during year.....								0	0	
22. Other changes to in force (Net).....	(163)	(506,955)	0	0	2	12,500	.17	19,434	(163)	(506,955)
23. In force December 31 of current year.....	2,488	7,414,049	0	0	12,500	.17	19,434	2,507	7,445,983	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **ARKANSAS** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		104,376			5,473	109,849
2. Annuity considerations.....		630				630
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		105,006	0	0	5,473	110,479
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		790				790
6.2 Applied to pay renewal premiums.....		60				60
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		2,077				2,077
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		2,927	0	0	0	2,927
<b>Annuites:</b>						
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).....		2,927	0	0	0	2,927
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		110,291		-	15,835	126,126
10. Matured endowments.....		1,000			1,542	2,542
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		50,078			1,662	51,740
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0	0	0	0	0
14. All other benefits, except accident and health.....						0
15. Totals.....		161,369	0	0	19,039	180,408

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	(158,076)					(3)	7,500	(2)	(150,576)
17. Incurred during current year.....	47	297,725					35	11,377	82	309,102
<b>Settled during current year:</b>										
18.1 By payment in full.....	38	111,291					29	17,377	67	128,668
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	38	111,291	0	0	0	0	29	17,377	67	128,668
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	38	111,291	0	0	0	0	29	17,377	67	128,668
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	28,358	0	0	0	0	3	1,500	13	29,858
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	1,872	10,227,543	(a)				1,971	1,503,097	3,843	11,730,640
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(96)	(665,206)					(83)	(68,226)	(179)	(733,432)
23. In force December 31 of current year.....	1,776	9,562,337	0	(a)	0	0	1,888	1,434,871	3,664	10,997,208

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
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	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	0
Annuites:						
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	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0
14. All other benefits, except accident and health.....						0
15. Totals.....	0	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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....				No. of Pol.					0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		19,212				19,212
2. Annuity considerations.....		800				800
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		20,012	0	0	0	20,012
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,339				1,339
6.2 Applied to pay renewal premiums.....		389				389
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		266				266
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		1,994	0	0	0	1,994
<b>ANNUITIES:</b>						
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).....		1,994	0	0	0	1,994
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		24,834		-	-	24,834
10. Matured endowments.....		6,190		-	-	6,190
11. Annuity benefits.....		1,235				1,235
12. Surrender values and withdrawals for life contracts.....		29,962		-	-	29,962
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.....		62,221	0	0	0	62,221

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	10	23,055					(1)	1,286	9	24,341
17. Incurred during current year.....	(2)	8,069					1	(1,286)	(1)	6,783
<b>Settled during current year:</b>										
18.1 By payment in full.....	7	31,024					-	-	7	31,024
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	31,024	0	0	0	0	0	0	7	31,024
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	31,024	0	0	0	0	0	0	7	31,024
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	100	0	0	0	0	0	0	1	100
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	259	3,444,959	(a)				13	11,507	272	3,456,466
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(22)	(38,302)							(22)	(38,302)
23. In force December 31 of current year.....	237	3,406,657	0	(a)	0	0	13	11,507	250	3,418,164

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		84	84			
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).....		84	84	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		84	84	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 CALIFORNIA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		23,686			394	24,080
2. Annuity considerations.....		647				647
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		24,333	0	0	394	24,727
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,968				1,968
6.2 Applied to pay renewal premiums.....		396				396
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		483				483
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		2,847	0	0	0	2,847
<b>Annuites:</b>						
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).....		2,847	0	0	0	2,847
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		57,012		-	9,161	66,173
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		125,610			1,510	127,120
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.....		182,622	0	0	10,671	193,293

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(8)	53,066					(11)	(9,889)	(19)	43,177
17. Incurred during current year.....	28	56,577			-	-	27	20,050	55	76,627
<b>Settled during current year:</b>										
18.1 By payment in full.....	18	57,012			-	-	15	9,161	33	66,173
18.2 By payment on compromised claims.....								0	0	0
18.3 Totals paid.....	18	57,012	0	0	0	0	15	9,161	33	66,173
18.4 Reduction by compromise.....								0	0	0
18.5 Amount rejected.....								0	0	0
18.6 Total settlements.....	18	57,012	0	0	0	0	15	9,161	33	66,173
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	52,631	0	0	0	0	1	1,000	3	53,631
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	462	5,700,989	(a)				.61	47,822	.523	5,748,811
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	(16)	(426,230)					6	5,800	(10)	(420,430)
23. In force December 31 of current year.....	446	5,274,759	0	(a)	0	0	.67	53,622	.513	5,328,381

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
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	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	0
Annuites:						
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	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0
14. All other benefits, except accident and health.....						0
15. Totals.....	0	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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....					No. of Pol.				0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		44,608			312	44,920
2. Annuity considerations.....		1,195				1,195
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		45,803	0	0	312	46,115
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		2,008				2,008
6.2 Applied to pay renewal premiums.....		946				946
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		521				521
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		3,475	0	0	0	3,475
<b>ANNUITIES:</b>						
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).....		3,475	0	0	0	3,475
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		203,408		-	-	203,408
10. Matured endowments.....		565		-	-	565
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		36,567			630	37,197
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.....		240,540	0	0	630	241,170

**DETAILS OF WRITE-INS**

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		1							0	1
17. Incurred during current year.....	15	256,263			-	-	-	-	15	256,263
<b>Settled during current year:</b>										
18.1 By payment in full.....	13	203,973			-	-	-	-	13	203,973
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	203,973	0	0	0	0	0	0	13	203,973
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	203,973	0	0	0	0	0	0	13	203,973
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	52,291	0	0	0	0	0	0	2	52,291
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	473	6,984,066	(a)				.23	.21,895	.496	7,005,961
21. Issued during year.....	1	100,000							1	100,000
22. Other changes to in force (Net).....	(11)	(226,263)					1	1,000	(10)	(225,263)
23. In force December 31 of current year.....	463	6,857,803	0	(a)	0	0	.24	.22,895	.487	6,880,698

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		149	149			
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).....		149	149	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		149	149	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 CONNECTICUT DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		2,288				2,288
2. Annuity considerations.....		800				800
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		3,088	0	0	0	3,088
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		118				118
6.2 Applied to pay renewal premiums.....		109				109
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).....		227	0	0	0	227
<b>ANNUITIES:</b>						
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).....		227	0	0	0	227
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		5,023				5,023
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.....		5,023	0	0	0	5,023

**DETAILS OF WRITE-INS**

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	5,023							1	5,023
<b>Settled during current year:</b>										
18.1 By payment in full.....	1	5,023							1	5,023
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	5,023	0	0	0	0	0	0	1	5,023
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	5,023	0	0	0	0	0	0	1	5,023
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	22	294,402	(a)				7	3,750	.29	298,152
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(3)	(111,000)					(1)	(1,000)	(4)	(112,000)
23. In force December 31 of current year.....	19	183,402	0	(a)	0	0	6	2,750	.25	186,152

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



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

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		2,521			127	2,648
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		2,521	0	0	127	2,648
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit.....		79				.79
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).....		79	0	0	0	.79
Annuites:						
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).....		79	0	0	0	.79
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		7,004			1,000	8,004
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.....		7,004	0	0	1,000	8,004

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(1)	(1,248)					1	1,248	0	0
17. Incurred during current year.....	4	8,252			-	-	(1)	(248)	3	8,004
Settled during current year:										
18.1 By payment in full.....	3	7,004			-	-	-	1,000	3	8,004
18.2 By payment on compromised claims.....								0	0	0
18.3 Totals paid.....	3	7,004	0	0	0	0	0	1,000	3	8,004
18.4 Reduction by compromise.....								0	0	0
18.5 Amount rejected.....								0	0	0
18.6 Total settlements.....	3	7,004	0	0	0	0	0	1,000	3	8,004
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.52	336,071	(a)				.22	27,500	.74	363,571
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	(5)	(18,396)						(750)	(5)	(19,146)
23. In force December 31 of current year.....	.47	317,675	0	(a)	0	0	.22	26,750	.69	344,425

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **DELAWARE** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		1,973				1,973
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		1,973	0	0	0	1,973
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
Annuites:						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(1)	(10,000)					1	10,000	0	0
17. Incurred during current year.....	1	10,000					(1)	(10,000)	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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	24	274,201	(a)						24	274,201
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(2)	(11,791)							(2)	(11,791)
23. In force December 31 of current year.....	22	262,410	0	(a)	0	0	0	0	22	262,410

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **FLORIDA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		261,541		885	227	262,653
2. Annuity considerations.....		4,042				4,042
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		265,583	0	885	227	266,695
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		5,293				5,293
6.2 Applied to pay renewal premiums.....		1,336				1,336
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		8,691				8,691
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		15,320	0	0	0	15,320
<b>ANNUITIES:</b>						
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).....		15,320	0	0	0	15,320
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		252,995		-	2,000	254,995
10. Matured endowments.....		3,107		-		3,107
11. Annuity benefits.....		2,250				2,250
12. Surrender values and withdrawals for life contracts.....		239,111			737	239,848
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.....		497,463	0	0	2,737	500,200

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		5,625			1	7,500	2	20,000	3	33,125
17. Incurred during current year.....	29	309,731			-	-	(2)	(18,000)	27	291,731
<b>Settled during current year:</b>										
18.1 By payment in full.....	23	256,102			-	-	-	2,000	23	258,102
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	23	256,102	0	0	0	0	0	2,000	23	258,102
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	23	256,102	0	0	0	0	0	2,000	23	258,102
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	59,254	0	0	1	7,500	0	0	7	66,754
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	2,896	33,800,833	(a)	5	32,500	.49	39,982	2,950	33,873,315	
21. Issued during year.....								0	0	
22. Other changes to in force (Net).....	(92)	(3,031,327)	0	0	0	(1)	450	(93)	(3,030,877)	
23. In force December 31 of current year.....	2,804	30,769,506	0	5	32,500	.48	40,432	2,857	30,842,438	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		179	179			
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).....		179	179	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		179	179	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 **GEORGIA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		97,192		585	1,248	99,025
2. Annuity considerations.....		240				240
3. Deposit-type contract funds.....			XXX.....		XXX.....	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		97,432	0	585	1,248	99,265
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,373				1,373
6.2 Applied to pay renewal premiums.....		240				240
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		400				400
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		2,013	0	0	0	2,013
<b>ANNUITIES:</b>						
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).....		2,013	0	0	0	2,013
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		213,143		-	4,073	217,216
10. Matured endowments.....		2,000		-		2,000
11. Annuity benefits.....		2,162				2,162
12. Surrender values and withdrawals for life contracts.....		52,607			2,556	55,163
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.....		269,912	0	0	6,629	276,541

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		(19,100)			(1)		6	31,946	5	12,846
17. Incurred during current year.....	35	242,423			1	-	4	(27,873)	40	214,550
<b>Settled during current year:</b>										
18.1 By payment in full.....	32	215,143			-	-	10	4,073	42	219,216
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	32	215,143	0	0	0	0	10	4,073	42	219,216
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	32	215,143	0	0	0	0	10	4,073	42	219,216
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	8,180	0	0	0	0	0	0	3	8,180
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	703	12,091,304	(a)	2	12,500	123	136,042	828	12,239,846	
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	(41)	(324,173)	0	0	0	0	(5)	(8,425)	(46)	(332,598)
23. In force December 31 of current year.....	662	11,767,131	0	2	12,500	118	127,617	782	11,907,248	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		121	121			
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).....		121	121	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		121	121	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 GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		7,543,060		107,157	171,023	7,821,240
2. Annuity considerations.....		206,661				206,661
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		7,749,721	0	107,157	171,023	8,027,901
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		280,236				280,236
6.2 Applied to pay renewal premiums.....		59,815				59,815
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		103,151				103,151
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		443,202	0	0	0	443,202
<b>ANNUITIES:</b>						
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).....		443,202	0	0	0	443,202
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		13,867,490		273,000	347,144	14,487,634
10. Matured endowments.....		243,603			68,148	311,751
11. Annuity benefits.....		397,715				397,715
12. Surrender values and withdrawals for life contracts.....		6,134,599			89,549	6,224,148
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.....		20,643,407	0	273,000	504,841	21,421,248

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	14	686,336			(48)	29,999	243	949,080	209	1,665,414
17. Incurred during current year.....	1,916	15,682,758			106	283,001	766	(457,581)	2,788	15,508,178
<b>Settled during current year:</b>										
18.1 By payment in full.....	1,649	14,111,093			53	273,000	916	415,292	2,618	14,799,385
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1,649	14,111,093	0	0	53	273,000	916	415,292	2,618	14,799,385
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1,649	14,111,093	0	0	53	273,000	916	415,292	2,618	14,799,385
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	281	2,258,001	0	0	5	40,000	93	76,207	379	2,374,207
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	69,721	1,133,799,596	(a)		665	6,477,900	60,184	44,989,183	130,570	1,185,266,679
21. Issued during year.....	6	297,000							6	297,000
22. Other changes to in force (Net).....	(3,335)	(63,899,021)			(59)	(707,200)	(2,707)	(2,168,040)	(6,101)	(66,774,261)
23. In force December 31 of current year.....	66,392	1,070,197,575	0	(a)	606	5,770,700	57,477	42,821,143	124,475	1,118,789,418

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....						60,000
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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		18,168	18,168			31,605
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).....		18,168	18,168	0	31,605	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		18,168	18,168	0	91,605	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.



\* 7 0 1 3 0 2 0 1 8 4 3 0 5 3 1 0 0 0 \*

DIRECT BUSINESS IN GUAM DURING THE YEAR  
NAIC Group Code.....0 NAIC Company Code.....70130

### LIFE INSURANCE

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		295				295
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		295	0	0	0	295
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>ANNUITIES:</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
<b>Settled during current year:</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....					No. of Pol.				0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	0	(a).....	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		1,196				1,196
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		1,196	0	0	0	1,196
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit.....		.84				.84
6.2 Applied to pay renewal premiums.....		.64				.64
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).....		148	0	0	0	148
Annuites:						
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).....		148	0	0	0	148
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.20	140,314	(a)						.20	140,314
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	1	10,087	0	0	0	0	0	1	10,087	
23. In force December 31 of current year.....	21	150,401	(a)	0	0	0	0	.21	150,401	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		184,348				184,348
2. Annuity considerations.....		27,744				27,744
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		212,092	0	0	0	212,092
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		11,731				11,731
6.2 Applied to pay renewal premiums.....		560				560
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,295				1,295
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		13,586	0	0	0	13,586
<b>ANNUITIES:</b>						
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).....		13,586	0	0	0	13,586
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		638,220		-	-	638,220
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		35,577				35,577
12. Surrender values and withdrawals for life contracts.....		308,762		-	-	308,762
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.....		982,559	0	0	0	982,559

**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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		47,419					1	2,580	1	49,999
17. Incurred during current year.....	14	592,828			-	-	(1)	(2,580)	13	590,248
<b>Settled during current year:</b>										
18.1 By payment in full.....	13	638,220			-	-	-	-	13	638,220
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	638,220	0	0	0	0	0	0	13	638,220
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	638,220	0	0	0	0	0	0	13	638,220
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,027	0	0	0	0	0	0	1	2,027
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	742	28,715,606	(a)				6	2,850	748	28,718,456
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(28)	(1,227,075)							(28)	(1,227,075)
23. In force December 31 of current year.....	714	27,488,531	0	(a)	0	0	6	2,850	720	27,491,381

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **IDAHO** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		4,491				4,491
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		4,491	0	0	0	4,491
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit.....		178				178
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).....		178	0	0	0	178
Annuites:						
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).....		178	0	0	0	178
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....						0
10. Matured endowments.....		10,000				10,000
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.....		10,000	0	0	0	10,000

**DETAILS OF WRITE-INS**

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(1)	(293)					1	293	0	0
17. Incurred during current year.....	2	10,293					(1)	(293)	1	10,000
Settled during current year:										
18.1 By payment in full.....	1	10,000							1	10,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	10,000	0	0	0	0	0	0	1	10,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	10,000	0	0	0	0	0	0	1	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	35	778,642	(a)				1	1,000	.36	779,642
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(177,011)							(1)	(177,011)
23. In force December 31 of current year.....	34	601,631	0	(a)	0	0	1	1,000	.35	602,631

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **ILLINOIS** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		1,152,823		1,379	2,262	1,156,464
2. Annuity considerations.....		62,250				62,250
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		1,215,073	0	1,379	2,262	1,218,714
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		82,709				82,709
6.2 Applied to pay renewal premiums.....		29,352				29,352
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		33,568				33,568
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		145,629	0	0	0	145,629
<b>ANNUITIES:</b>						
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).....		145,629	0	0	0	145,629
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		1,167,297			4,760	1,172,057
10. Matured endowments.....		4,332			1,732	6,064
11. Annuity benefits.....		158,185				158,185
12. Surrender values and withdrawals for life contracts.....		1,160,809			2,343	1,163,152
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.....		2,490,623	0	0	8,835	2,499,458

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(9)	130,396					16	51,634	7	182,030
17. Incurred during current year.....	109	1,364,772					(7)	(45,142)	102	1,319,630
<b>Settled during current year:</b>										
18.1 By payment in full.....	86	1,171,629					9	6,492	.95	1,178,121
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	86	1,171,629	0	0	0	0	9	6,492	.95	1,178,121
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	86	1,171,629	0	0	0	0	9	6,492	.95	1,178,121
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	14	323,539	0	0	0	0	0	0	14	323,539
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	6,981	231,462,139	(a)	.8	65,300	1,032	856,854	8,021	232,384,293	
21. Issued during year.....								0	0	
22. Other changes to in force (Net).....	(299)	(12,507,893)	0	0		(49)	(38,772)	(348)	(12,546,665)	
23. In force December 31 of current year.....	6,682	218,954,246	0	.8	65,300	983	818,082	7,673	219,837,628	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b).....						60,000
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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		10	10			
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	10	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		10	10	0	60,000	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 **INDIANA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		193,309		166	.71	193,546
2. Annuity considerations.....		14,290				14,290
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		207,599	0	166	.71	207,836
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		13,598				13,598
6.2 Applied to pay renewal premiums.....		980				980
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,367				1,367
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		15,945	0	0	0	15,945
<b>ANNUITIES:</b>						
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).....		15,945	0	0	0	15,945
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		577,900		5,000	1,300	584,200
10. Matured endowments.....		10,682		-		10,682
11. Annuity benefits.....		20,495				20,495
12. Surrender values and withdrawals for life contracts.....		466,264		-		466,264
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.....		1,075,341	0	5,000	1,300	1,081,641

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		8,346					3	23,956	3	32,302
17. Incurred during current year.....	42	584,549			1	5,000		(22,156)	43	567,393
<b>Settled during current year:</b>										
18.1 By payment in full.....	40	588,582			1	5,000	2	1,300	43	594,882
18.2 By payment on compromised claims.....								0		0
18.3 Totals paid.....	40	588,582	0	0	1	5,000	2	1,300	43	594,882
18.4 Reduction by compromise.....								0		0
18.5 Amount rejected.....								0		0
18.6 Total settlements.....	40	588,582	0	0	1	5,000	2	1,300	43	594,882
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	4,313	0	0	0	0	1	500	3	4,813
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	1,613	26,432,263	(a)	2		15,000	.26	30,500	1,641	26,477,763
21. Issued during year.....	1	62,000							1	62,000
22. Other changes to in force (Net).....	(81)	(1,920,716)		(1)		(7,500)	(1)	(1,000)	(83)	(1,929,216)
23. In force December 31 of current year.....	1,533	24,573,547	0	(a)	0	7,500	.25	29,500	1,559	24,610,547

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		4,509	4,509		900	
25.3 Non-renewable for stated reasons only (b).....						
25.4 Other accident only.....						
25.5 All other (b).....						
25.6 Totals (Sum of Lines 25.1 to 25.5).....		4,509	4,509	0	900	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		4,509	4,509	0	900	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 **KANSAS** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		408,783		180	1,079	410,042
2. Annuity considerations.....		2,580				2,580
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		411,363	0	180	1,079	412,622
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		6,700				6,700
6.2 Applied to pay renewal premiums.....		508				508
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		2,838				2,838
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		10,046	0	0	0	10,046
<b>ANNUITIES:</b>						
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).....		10,046	0	0	0	10,046
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		686,860		-	1,000	687,860
10. Matured endowments.....		3,710			607	4,317
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		66,098			687	66,785
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.....		756,668	0	0	2,294	758,962

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(2)	(14,033)					.11	83,326	9	69,293
17. Incurred during current year.....	.54	847,423			-	-	(6)	(81,719)	48	765,704
<b>Settled during current year:</b>										
18.1 By payment in full.....	.46	690,570			-	-	5	1,607	.51	692,177
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	.46	690,570	0	0	0	0	5	1,607	.51	692,177
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	.46	690,570	0	0	0	0	5	1,607	.51	692,177
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.6	142,820	0	0	0	0	0	0	6	142,820
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	2,137	36,368,599	(a)	1		7,500	.132	151,906	2,270	36,528,005
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(92)	(2,314,780)	0	(a)	0		.386	293,813	.294	(2,020,967)
23. In force December 31 of current year.....	2,045	34,053,819	0	1		7,500	.518	445,719	2,564	34,507,038

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		3,449	3,449			21,769
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).....		3,449	3,449	0	21,769	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		3,449	3,449	0	21,769	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 **KENTUCKY** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		46,071		11,669	212	57,952
2. Annuity considerations.....		1,046				1,046
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		47,117	0	11,669	212	58,998
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		458				458
6.2 Applied to pay renewal premiums.....		775				775
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,523				1,523
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		2,756	0	0	0	2,756
<b>Annuites:</b>						
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).....		2,756	0	0	0	2,756
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		148,036		42,000	-	190,036
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		36,240			241	36,481
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.....		184,276	0	42,000	241	226,517

**DETAILS OF WRITE-INS**

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	50,001			(2)				(1)	50,001
17. Incurred during current year.....	19	130,052			8	42,000	-	-	27	172,052
<b>Settled during current year:</b>										
18.1 By payment in full.....	14	148,036			6	42,000	-	-	20	190,036
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	148,036	0	0	6	42,000	0	0	20	190,036
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	148,036	0	0	6	42,000	0	0	20	190,036
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	32,017	0	0	0	0	0	0	6	32,017
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	357	6,113,132	(a)		74	904,200	.18	22,170	449	7,039,502
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(19)	(354,283)			(5)	(58,800)			(24)	(413,083)
23. In force December 31 of current year.....	338	5,758,849	0	(a)	69	845,400	.18	22,170	425	6,626,419

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		478	478		440	
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).....		478	478	0	440	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		478	478	0	440	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 LOUISIANA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		.211,595			.30,765	.242,360
2. Annuity considerations.....		1,953				1,953
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		.213,548	.0	.0	.30,765	.244,313
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		340				340
6.2 Applied to pay renewal premiums.....		225				225
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,392				1,392
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		1,957	.0	.0	.0	1,957
<b>ANNUITIES:</b>						
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).....		1,957	.0	.0	.0	1,957
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		.321,679		-	.74,280	.395,959
10. Matured endowments.....		2,500			12,792	15,292
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		51,211			16,666	67,877
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.....		.375,390	.0	.0	.103,738	.479,128

**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	.0	.0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		.0	.0	.0	.0	.0	.0	.0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	5	(7,999)					.31	.45,520	.36	.37,521
17. Incurred during current year.....	44	409,375			-	-	143	.55,590	187	464,965
<b>Settled during current year:</b>										
18.1 By payment in full.....	36	324,179			-	-	151	.87,073	187	.411,252
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	36	324,179	.0	0	0	0	151	.87,073	187	.411,252
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	36	324,179	.0	0	0	0	151	.87,073	187	.411,252
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	.77,197	.0	0	0	0	.23	.14,037	.36	.91,234
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.2,525	.24,264,695	(a)				.10,873	.9,479,478	.13,398	.33,744,173
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(138)	-(1,432,376)					(471)	(380,611)	(609)	(1,812,987)
23. In force December 31 of current year.....	.2,387	.22,832,319	.0	(a)	0	0	.10,402	.9,098,867	.12,789	.31,931,186

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.

**NONE**



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		3,756				3,756
2. Annuity considerations.....		163				163
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		3,919	0	0	0	3,919
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit.....		373				373
6.2 Applied to pay renewal premiums.....		131				131
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).....		504	0	0	0	504
Annuites:						
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).....		504	0	0	0	504
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		10,436				10,436
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.....		10,436	0	0	0	10,436

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	10,000							1	10,000
17. Incurred during current year.....	-	436							0	436
Settled during current year:										
18.1 By payment in full.....	1	10,436							1	10,436
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	10,436	0	0	0	0	0	0	1	10,436
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	10,436	0	0	0	0	0	0	1	10,436
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.52	2,738,960	(a)						.52	2,738,960
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	12,006							(1)	12,006
23. In force December 31 of current year.....	.51	2,750,966	0	(a)	0	0	0	0	.51	2,750,966

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **MARYLAND** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		10,802			.63	10,865
2. Annuity considerations.....		1,210				1,210
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		12,012	0	.0	.63	12,075
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		657				657
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).....		657	0	0	0	657
<b>ANNUITIES:</b>						
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).....		657	0	0	0	657
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		19,416			4,036	23,452
10. Matured endowments.....						0
11. Annuity benefits.....						0
12. Surrender values and withdrawals for life contracts.....					1,239	1,239
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.....		19,416	0	0	5,275	24,691

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	16,000					1	1,000	2	17,000
17. Incurred during current year.....	4	3,416					3	3,036	7	6,452
<b>Settled during current year:</b>										
18.1 By payment in full.....	5	19,416					4	4,036	9	23,452
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5	19,416	0	0	0	0	4	4,036	9	23,452
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5	19,416	0	0	0	0	4	4,036	9	23,452
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	147	1,548,357	(a)				.59	59,982	206	1,608,339
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(5)	(2,708)					(4)	(3,535)	(9)	(6,243)
23. In force December 31 of current year.....	142	1,545,649	0	(a)	0	0	.55	56,447	197	1,602,096

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **MAINE** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		69				.69
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		69	0	0	0	.69
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit.....		250				250
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).....		250	0	0	0	250
Annuites:						
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).....		250	0	0	0	250
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	9	242,853	(a)				1	.5,000	.10	247,853
21. Issued during year.....								0		0
22. Other changes to in force (Net).....	1	10,989	0	0				1		10,989
23. In force December 31 of current year.....	10	253,842	0	(a)	0	0	1	.5,000	.11	258,842

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **MICHIGAN** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		153,470		180	244	153,894
2. Annuity considerations.....		1,912				1,912
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		155,382	0	180	244	155,806
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		2,709				2,709
6.2 Applied to pay renewal premiums.....		835				835
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		244				244
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		3,788	0	0	0	3,788
<b>ANNUITIES:</b>						
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).....		3,788	0	0	0	3,788
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		121,902		-	232	122,134
10. Matured endowments.....		6,920		-	-	6,920
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		216,674		-	-	216,674
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.....		345,496	0	0	232	345,728

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		1,999					3	6,232	3	8,231
17. Incurred during current year.....	25	135,335			-	-	(3)	(6,000)	22	129,335
<b>Settled during current year:</b>										
18.1 By payment in full.....	21	128,822			-	-	-	232	21	129,054
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	21	128,822	0	0	0	0	0	232	21	129,054
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	21	128,822	0	0	0	0	0	232	21	129,054
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	8,512	0	0	0	0	0	0	4	8,512
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.794	16,178,894	(a)	1	5,000	.70	.54,822	.865		16,238,716
21. Issued during year.....	1	100,000							1	100,000
22. Other changes to in force (Net).....	(42)	(791,300)					(1)	(2,500)	(43)	(793,800)
23. In force December 31 of current year.....	.753	15,487,594	0	(a)	1	.5,000	.69	.52,322	.823	15,544,916

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		168	168			
25.3 Non-renewable for stated reasons only (b).....						
25.4 Other accident only.....						
25.5 All other (b).....						
25.6 Totals (Sum of Lines 25.1 to 25.5).....		168	168	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		168	168	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 **MINNESOTA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		12,098			10	12,108
2. Annuity considerations.....		42				42
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		12,140	0	0	10	12,150
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		727				727
6.2 Applied to pay renewal premiums.....		99				99
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		16				16
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		842	0	0	0	842
<b>ANNUITIES:</b>						
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).....		842	0	0	0	842
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		-		-	-	0
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		35,083				35,083
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.....		35,083	0	0	0	35,083

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1				-	-	-	-	1	0
Settled during current year:										
18.1 By payment in full.....	1	-			-	-	-	-	1	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	0	0	0	0	0	0	0	1	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	0	0	0	0	0	0	0	1	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	101	1,395,986	(a)				8	.5,500	109	1,401,486
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	13,814							(1)	13,814
23. In force December 31 of current year.....	100	1,409,800	0	(a)	0	0	8	.5,500	108	1,415,300

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **MISSOURI** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		.237,661			.(56)	3,758
2. Annuity considerations.....		11,845				11,845
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		.249,506	.0		.(56)	3,758
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		7,128				7,128
6.2 Applied to pay renewal premiums.....		1,989				1,989
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		.484				.484
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		9,601	.0		.0	9,601
<b>ANNUITIES:</b>						
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
8. Grand Totals (Lines 6.5 + 7.4).....		9,601	.0		.0	9,601
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		.474,305			.15,000	5,000
10. Matured endowments.....		9,159				2,836
11. Annuity benefits.....						0
12. Surrender values and withdrawals for life contracts.....		.289,465				.5,371
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		.0	.0		.0	0
14. All other benefits, except accident and health.....						0
15. Totals.....		.772,929	.0		.15,000	13,207
<b>DETAILS OF WRITE-INS</b>						
1301.....						0
1302.....						0
1303.....						0
1398. Summary of remaining write-ins for Line 13 from overflow page.....		.0	.0		.0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		.0	.0		.0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>											
16. Unpaid December 31, prior year.....	(16)	.....(107,972)					.21	.....124,952	.5	.....16,980	
17. Incurred during current year.....	.79	.....617,888			1	.....15,000	.2	.....(114,116)	.82	.....518,772	
<b>Settled during current year:</b>											
18.1 By payment in full.....	.54	.....483,464			1	.....15,000	.21	.....7,836	.76	.....506,300	
18.2 By payment on compromised claims.....									0	0	
18.3 Totals paid.....	.54	.....483,464	.0	0	1	.....15,000	.21	.....7,836	.76	.....506,300	
18.4 Reduction by compromise.....									0	0	
18.5 Amount rejected.....									0	0	
18.6 Total settlements.....	.54	.....483,464	.0	0	1	.....15,000	.21	.....7,836	.76	.....506,300	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.9	.....26,452	0	0	0		0	2	.....3,000	.11	.....29,452
<b>POLICY EXHIBIT</b>											
20. In force December 31, prior year.....	.2,474	.....37,379,089		(a).....	1	.....20,300	1,527	.....1,265,132	4,002	.....38,664,521	
21. Issued during year.....									0	0	
22. Other changes to in force (Net).....	(121)	.....(1,978,645)			(1)	.....(20,300)	(44)	.....(48,999)	(166)	.....(2,047,944)	
23. In force December 31 of current year.....	.2,353	.....35,400,444	0	(a).....0	0		1,483	.....1,216,133	3,836	.....36,616,577	

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

**ACCIDENT AND HEALTH INSURANCE**

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid
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.....					
<b>Other Individual Policies:</b>					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....		492	492		8,496
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).....		492	492	.0	8,496
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		492	492	.0	8,496

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>					
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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
<i>Life insurance:</i>					
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
<i>Annuities:</i>					
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
<i>Settled during current year:</i>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....					No. of Pol.				0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	0	(a).....	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....					
<i>Other Individual Policies:</i>					
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.

DIRECT BUSINESS IN THE STATE OF **MISSISSIPPI** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		141,989			37,624	179,613
2. Annuity considerations.....		1,011				1,011
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		143,000	0	0	37,624	180,624
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		34				34
6.2 Applied to pay renewal premiums.....		852				852
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		2,602				2,602
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		3,488	0	0	0	3,488
<b>ANNUITIES:</b>						
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).....		3,488	0	0	0	3,488
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		350,058		-	44,788	394,846
10. Matured endowments.....		2,500			19,555	22,055
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		27,327			12,833	40,160
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0	0	0	0	0
14. All other benefits, except accident and health.....						0
15. Totals.....		379,885	0	0	77,176	457,061

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	5	7,003					5	4,050	10	11,053
17. Incurred during current year.....	40	349,555			-	-	344	69,609	384	419,164
<b>Settled during current year:</b>										
18.1 By payment in full.....	43	352,558			-	-	342	64,343	385	416,901
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	43	352,558	0	0	0	0	342	64,343	385	416,901
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	43	352,558	0	0	0	0	342	64,343	385	416,901
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	4,000	0	0	0	0	7	9,316	9	13,316
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	1,617	16,571,622	(a)				18,155	7,870,808	19,772	24,442,430
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(98)	(998,303)					(900)	(558,738)	(998)	(1,557,041)
23. In force December 31 of current year.....	1,519	15,573,319	0	(a)	0	0	17,255	7,312,070	18,774	22,885,389

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

**ACCIDENT AND HEALTH INSURANCE**

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **MONTANA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		31,012				31,012
2. Annuity considerations.....		360				360
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		31,372	0	0	0	31,372
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		101				101
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).....		101	0	0	0	101
<b>ANNUITIES:</b>						
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).....		101	0	0	0	101
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		-		-	-	0
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		13,914				13,914
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.....		13,914	0	0	0	13,914

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	11,825							1	11,825
17. Incurred during current year.....	-	(11,825)							0	(11,825)
<b>Settled during current year:</b>										
18.1 By payment in full.....	1	-			-	-	-	-	1	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	0	0	0	0	0	0	0	1	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	0	0	0	0	0	0	0	1	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	108	2,337,300	(a)						108	2,337,300
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(4)	(43,722)							(4)	(43,722)
23. In force December 31 of current year.....	104	2,293,578	0	(a)	0	0	0	0	104	2,293,578

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		136,786		2,175	171	139,132
2. Annuity considerations.....		2,219				2,219
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		139,005	0	2,175	171	141,351
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,421				1,421
6.2 Applied to pay renewal premiums.....		304				304
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		239				239
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		1,964	0	0	0	1,964
<b>ANNUITIES:</b>						
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).....		1,964	0	0	0	1,964
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		53,601		2,500	3,500	59,601
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		112,964			760	113,724
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.....		166,565	0	2,500	4,260	173,325

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(1)	(8,572)				5,000	1	8,572	0	5,000
17. Incurred during current year.....	11	87,173			2	2,500	5	(4,872)	18	84,801
<b>Settled during current year:</b>										
18.1 By payment in full.....	9	53,601			1	2,500	5	3,500	15	59,601
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	53,601	0	0	1	2,500	5	3,500	15	59,601
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	53,601	0	0	1	2,500	5	3,500	15	59,601
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	25,000	0	0	1	5,000	1	200	3	30,200
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	729	16,359,056	(a)		12	81,000	.55	51,225	.796	16,491,281
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(22)	(602,242)			(1)	(11,000)	(7)	(3,200)	(30)	(616,442)
23. In force December 31 of current year.....	707	15,756,814	0	(a)	11	70,000	.48	48,025	.766	15,874,839

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		.91	.91			
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).....		.91	.91	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		.91	.91	.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 NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		309			16	325
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		309	0	0	16	325
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
<i>Life insurance:</i>						
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
<i>Annuities:</i>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		50,443		-	-	50,443
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.....		50,443	0	0	0	50,443

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	50,206							1	50,206
17. Incurred during current year.....		237			-	-	-	-	0	237
<i>Settled during current year:</i>										
18.1 By payment in full.....	1	50,443			-	-	-	-	1	50,443
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	50,443	0	0	0	0	0	0	1	50,443
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	50,443	0	0	0	0	0	0	1	50,443
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	5	174,207	(a)				2	2,000	7	176,207
21. Issued during year.....									0	0
22. Other changes to in force (Net).....							(1)	(1,000)	(1)	(1,000)
23. In force December 31 of current year.....	5	174,207	0 (a)	0	0	0	1	1,000	6	175,207

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<i>Other Individual Policies:</i>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		147	147			
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).....		147	147	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		147	147	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 **NEBRASKA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		56,624				56,624
2. Annuity considerations.....		2,655				2,655
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		59,279	0	0	0	59,279
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		202				202
6.2 Applied to pay renewal premiums.....		183				183
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		20				20
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		405	0	0	0	405
<b>ANNUITIES:</b>						
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).....		405	0	0	0	405
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		141,805		-	2,008	143,813
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		17,207				17,207
12. Surrender values and withdrawals for life contracts.....		121,044		-		121,044
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.....		280,056	0	0	2,008	282,064

**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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	5,000							1	5,000
17. Incurred during current year.....	5	136,805			-	-	-	2,008	5	138,813
<b>Settled during current year:</b>										
18.1 By payment in full.....	6	141,805			-	-	-	2,008	6	143,813
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	141,805	0	0	0	0	0	2,008	6	143,813
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	141,805	0	0	0	0	0	2,008	6	143,813
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	209	9,471,294	(a)				3	3,500	212	9,474,794
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(7)	(248,333)					(1)	(2,000)	(8)	(250,333)
23. In force December 31 of current year.....	202	9,222,961	0	(a)	0	0	2	1,500	204	9,224,461

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		40				.40
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		40	0	.0	.0	.40
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		.61				.61
6.2 Applied to pay renewal premiums.....		-				0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		125				125
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		186	0	.0	.0	186
<b>ANNUITIES:</b>						
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).....		186	0	0	0	186
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	-				-		-		0	0
<b>Settled during current year:</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.11	317,843	(a)						.11	317,843
21. Issued during year.....									0	0
22. Other changes to in force (Net).....		163							0	163
23. In force December 31 of current year.....	.11	318,006	0	(a)	0	0	0	0	.11	318,006

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....					
<b>Other Individual Policies:</b>					
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.

**NONE**

DIRECT BUSINESS IN THE STATE OF **NEW JERSEY** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		6,275			18	6,293
2. Annuity considerations.....		1,562				1,562
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		7,837	0	0	18	7,855
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		451				451
6.2 Applied to pay renewal premiums.....		-				0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		155				155
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		606	0	0	0	606
<b>ANNUITIES:</b>						
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).....		606	0	0	0	606
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		-		-	1,000	1,000
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	1,000	1,000

**DETAILS OF WRITE-INS**

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	1,000			-	-	1	1,000	2	2,000
<b>Settled during current year:</b>										
18.1 By payment in full.....	-	-			-	-	1	1,000	1	1,000
18.2 By payment on compromised claims.....								0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	1	1,000	1	1,000
18.4 Reduction by compromise.....								0	0	0
18.5 Amount rejected.....								0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	1	1,000	1	1,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000	0	0	0	0	0	0	1	1,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	90	1,064,458	(a)				8	6,500	.98	1,070,958
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	(5)	(29,052)					2	4,000	(3)	(25,052)
23. In force December 31 of current year.....	85	1,035,406	0	(a)	0	0	10	10,500	.95	1,045,906

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **NEW MEXICO** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		25,259				25,259
2. Annuity considerations.....		1,427				1,427
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		26,686	0	0	0	26,686
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		213				213
6.2 Applied to pay renewal premiums.....		-				0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		56				56
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		269	0	0	0	269
<b>ANNUITIES:</b>						
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).....		269	0	0	0	269
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		76,059		-	-	76,059
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		2,897			-	2,897
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.....		78,956	0	0	0	78,956

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	10,001							1	10,001
17. Incurred during current year.....	4	69,758			-	-	-	-	4	69,758
<b>Settled during current year:</b>										
18.1 By payment in full.....	4	76,059			-	-	-	-	4	76,059
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	76,059	0	0	0	0	0	0	4	76,059
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	76,059	0	0	0	0	0	0	4	76,059
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,700	0	0	0	0	0	0	1	3,700
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	140	2,281,637	(a)				2	1,500	142	2,283,137
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(11)	(191,771)							(11)	(191,771)
23. In force December 31 of current year.....	129	2,089,866	0	(a)	0	0	2	1,500	131	2,091,366

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		8,846			110	8,956
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		8,846	0	0	110	8,956
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		437				437
6.2 Applied to pay renewal premiums.....		-				0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		36				36
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		473	0	0	0	473
<b>ANNUITIES:</b>						
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).....		473	0	0	0	473
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		9,839		-	1,020	10,859
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		6,346		-		6,346
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.....		16,185	0	0	1,020	17,205

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		1							0	1
17. Incurred during current year.....	2	9,838			-	-	1	1,020	3	10,858
<b>Settled during current year:</b>										
18.1 By payment in full.....	2	9,839			-	-	1	1,020	3	10,859
18.2 By payment on compromised claims.....								0		0
18.3 Totals paid.....	2	9,839	0	0	0	0	1	1,020	3	10,859
18.4 Reduction by compromise.....								0		0
18.5 Amount rejected.....								0		0
18.6 Total settlements.....	2	9,839	0	0	0	0	1	1,020	3	10,859
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	64	1,531,847	(a)				9	10,500	.73	1,542,347
21. Issued during year.....								0		0
22. Other changes to in force (Net).....	(8)	(588,360)							(8)	(588,360)
23. In force December 31 of current year.....	56	943,487	0	(a)	0	0	9	10,500	.65	953,987

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **NEW YORK** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		12,481			.33	12,514
2. Annuity considerations.....		186				186
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		12,667	0	.0	.33	12,700
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		808				808
6.2 Applied to pay renewal premiums.....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		31				31
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		839	0	0	0	839
<b>ANNUITIES:</b>						
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).....		839	0	0	0	839
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		6,045		-	568	6,613
10. Matured endowments.....		2,000		-		2,000
11. Annuity benefits.....						0
12. Surrender values and withdrawals for life contracts.....		7,265		-		7,265
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.....		15,310	0	0	568	15,878

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	7	12,097			-	-	1	568	8	12,665
<b>Settled during current year:</b>										
18.1 By payment in full.....	4	8,045			-	-	1	568	5	8,613
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	8,045	0	0	0	0	1	568	5	8,613
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	8,045	0	0	0	0	1	568	5	8,613
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	4,052	0	0	0	0	0	0	3	4,052
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	143	1,480,610	(a)				.19	20,000	162	1,500,610
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(5)	48,678					(2)	(1,500)	(7)	47,178
23. In force December 31 of current year.....	138	1,529,288	0	(a)	0	0	.17	18,500	.155	1,547,788

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.

**NONE**



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		2,115,142		10,237	.84	2,125,463
2. Annuity considerations.....		20,622				20,622
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		2,135,764	0	10,237	.84	2,146,085
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		113,320				113,320
6.2 Applied to pay renewal premiums.....		9,520				9,520
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		22,602				22,602
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		145,442	0	0	0	145,442
<b>ANNUITIES:</b>						
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).....		145,442	0	0	0	145,442
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		4,007,562		27,500	1,534	4,036,596
10. Matured endowments.....		58,556			300	58,856
11. Annuity benefits.....		25,429				25,429
12. Surrender values and withdrawals for life contracts.....		1,524,297			-	1,524,297
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.....		5,615,844	0	27,500	1,834	5,645,178

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(2)	422,294			(8)		.19	121,862	9	544,156
17. Incurred during current year.....	172	4,129,439			14	27,500	(15)	(120,028)	171	4,036,911
<b>Settled during current year:</b>										
18.1 By payment in full.....	143	4,066,118			.6	27,500	4	1,834	153	4,095,452
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	143	4,066,118	0	0	.6	27,500	4	1,834	153	4,095,452
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	143	4,066,118	0	0	.6	27,500	4	1,834	153	4,095,452
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	27	485,615	0	0	0	0	0	0	27	485,615
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	10,129	386,582,454	(a)		62	451,300	.61	41,016	10,252	387,074,770
21. Issued during year.....	2	20,000							2	20,000
22. Other changes to in force (Net).....	(450)	(22,429,062)			(6)	(48,500)	(4)	(2,375)	(460)	(22,479,937)
23. In force December 31 of current year.....	9,681	364,173,392	0	(a)	56	402,800	.57	38,641	9,794	364,614,833

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		177	177			
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).....		177	177	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		177	177	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 **OKLAHOMA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		201,401			1,556	202,957
2. Annuity considerations.....		3,838				3,838
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		205,239	0	0	1,556	206,795
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		3,177				3,177
6.2 Applied to pay renewal premiums.....		5,003				5,003
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).....		8,180	0	0	0	8,180
<b>ANNUITIES:</b>						
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).....		8,180	0	0	0	8,180
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		384,685			5,503	390,188
10. Matured endowments.....		26,326			1,196	27,522
11. Annuity benefits.....		13,017				13,017
12. Surrender values and withdrawals for life contracts.....		89,038			2,866	91,904
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.....		513,066	0	0	9,565	522,631

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(10)	(18,172)					.15	46,451	5	28,279
17. Incurred during current year.....	88	507,904						(39,752)	88	468,152
<b>Settled during current year:</b>										
18.1 By payment in full.....	65	411,011					.15	6,699	.80	417,710
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	65	411,011	0	0	0	0	.15	6,699	.80	417,710
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	65	411,011	0	0	0	0	.15	6,699	.80	417,710
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	78,721	0	0	0	0	0	0	13	78,721
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	1,952	14,965,259	(a)				.887	719,452	2,839	15,684,711
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(115)	(1,378,300)					(10)	(19,138)	(125)	(1,397,438)
23. In force December 31 of current year.....	1,837	13,586,959	0	(a)	0	0	.877	700,314	2,714	14,287,273

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		57	57			
25.3 Non-renewable for stated reasons only (b).....						
25.4 Other accident only.....						
25.5 All other (b).....						
25.6 Totals (Sum of Lines 25.1 to 25.5).....		57	57	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		57	57	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 OREGON DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		6,663				6,663
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX.....		XXX.....	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		6,663	0	0	0	6,663
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		303				303
6.2 Applied to pay renewal premiums.....		100				100
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		76				76
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		479	0	0	0	479
<b>ANNUITIES:</b>						
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).....		479	0	0	0	479
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	1,000							1	1,000
17. Incurred during current year.....	1				-	-	-	-	1	0
<b>Settled during current year:</b>										
18.1 By payment in full.....	1	-			-	-	-	-	1	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	0	0	0	0	0	0	0	1	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	0	0	0	0	0	0	0	1	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000	0	0	0	0	0	0	1	1,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.75	771,206	(a).....				1	1,000	.76	772,206
21. Issued during year.....									0	0
22. Other changes to in force (Net).....		.49							0	.49
23. In force December 31 of current year.....	.75	771,255	0 (a).....	0	0	0	1	1,000	.76	772,255

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
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	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	0
Annuites:						
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	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0
14. All other benefits, except accident and health.....						0
15. Totals.....	0	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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....					No. of Pol.				0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

DIRECT BUSINESS IN THE STATE OF **PENNSYLVANIA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		192,437			127	192,564
2. Annuity considerations.....		13,123				13,123
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		205,560	0	0	127	205,687
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,968				1,968
6.2 Applied to pay renewal premiums.....		910				910
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		534				534
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		3,412	0	0	0	3,412
<b>ANNUITIES:</b>						
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).....		3,412	0	0	0	3,412
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		272,605		-	-	272,605
10. Matured endowments.....		10,000		-	-	10,000
11. Annuity benefits.....		1,217				1,217
12. Surrender values and withdrawals for life contracts.....		143,585		-	-	143,585
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0	0	0	0	0
14. All other benefits, except accident and health.....						0
15. Totals.....		427,407	0	0	0	427,407

**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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	21	411,700			-	-	-	-	21	411,700
<b>Settled during current year:</b>										
18.1 By payment in full.....	15	282,605			-	-	-	-	15	282,605
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	15	282,605	0	0	0	0	0	0	15	282,605
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	15	282,605	0	0	0	0	0	0	15	282,605
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	129,095	0	0	0	0	0	0	6	129,095
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.976	21,912,909	(a)				.20	20,600	.996	21,933,509
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(28)	(633,994)							(28)	(633,994)
23. In force December 31 of current year.....	.948	21,278,915	0	(a)	0	0	.20	20,600	.968	21,299,515

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

**ACCIDENT AND HEALTH INSURANCE**

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



\* 7 0 1 3 0 2 0 1 8 4 3 0 5 4 1 0 0 \*

DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
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	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	0
Annuites:						
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	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0
14. All other benefits, except accident and health.....						0
15. Totals.....	0	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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....					No. of Pol.				0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		488			.29	517
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		488	.0	.0	.29	517
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		216				216
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).....		216	.0	.0	.0	216
<b>ANNUITIES:</b>						
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).....		216	.0	.0	.0	216
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(1)	(5,000)					1	5,000	0	0
17. Incurred during current year.....	1	5,000					(1)	(5,000)	0	0
<b>Settled during current year:</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	9	72,974	(a)				3	3,420	.12	76,394
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(25,000)							(1)	(25,000)
23. In force December 31 of current year.....	8	47,974	0	(a)	0	0	3	3,420	.11	51,394

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **SOUTH CAROLINA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		144,840		360		145,200
2. Annuity considerations.....		493				493
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		145,333	0	360	0	145,693
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		986				986
6.2 Applied to pay renewal premiums.....		333				333
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		293				293
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		1,612	0	0	0	1,612
<b>ANNUITIES:</b>						
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).....		1,612	0	0	0	1,612
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		581,387		2,500	-	583,887
10. Matured endowments.....		1,000		-		1,000
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		61,837		-		61,837
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.....		644,224	0	2,500	0	646,724

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		22,551			(1)		1	2,449	0	25,000
17. Incurred during current year.....	18	744,836			1	2,500	(1)	(2,449)	18	744,887
<b>Settled during current year:</b>										
18.1 By payment in full.....	16	582,387			-	2,500	-	-	16	584,887
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	16	582,387	0	0	0	2,500	0	0	16	584,887
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	16	582,387	0	0	0	2,500	0	0	16	584,887
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	185,000	0	0	0	0	0	0	2	185,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	552	17,793,466	(a)	2	15,000	.18	.8,982	.572	17,817,448	
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	(40)	(1,717,334)			(2,500)			(40)	(1,719,834)	
23. In force December 31 of current year.....	512	16,076,132	0	(a)	.2	12,500	.18	.8,982	.532	16,097,614

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **SOUTH DAKOTA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		1,327				1,327
2. Annuity considerations.....		80				.80
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		1,407	0	0	0	1,407
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>ANNUITIES:</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		25,123				25,123
10. Matured endowments.....						0
11. Annuity benefits.....						0
12. Surrender values and withdrawals for life contracts.....		1,188				1,188
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.....		26,311	0	0	0	26,311

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	25,123							1	25,123
<b>Settled during current year:</b>										
18.1 By payment in full.....	1	25,123							1	25,123
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	25,123	0	0	0	0	0	0	1	25,123
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	25,123	0	0	0	0	0	0	1	25,123
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	17	92,067	(a)				1	1,000	.18	93,067
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(25,179)							(1)	(25,179)
23. In force December 31 of current year.....	16	66,888	0	(a)	0	0	1	1,000	.17	67,888

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		10	10			
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	10	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		10	10	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 **TENNESSEE** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		115,797		1,707	28,699	146,203
2. Annuity considerations.....		748				748
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		116,545	0	1,707	28,699	146,951
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,440				1,440
6.2 Applied to pay renewal premiums.....		59				59
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		4,629				4,629
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		6,128	0	0	0	6,128
<b>ANNUITIES:</b>						
7.1 Paid in cash or left on deposit.....						0
7.2 Applied to provide paid-up annuities.....						0
7.3 Other.....						0
7.4 Totals (Sum of Lines 7.1 to 7.3).....		0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....		6,128	0	0	0	6,128
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		126,783		-	40,604	167,387
10. Matured endowments.....		2,670			9,160	11,830
11. Annuity benefits.....		12,082				12,082
12. Surrender values and withdrawals for life contracts.....		175,074			16,316	191,390
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.....		316,609	0	0	66,080	382,689

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	8	19,499			(2)	(0)	.11	.7,590	.17	.27,089
17. Incurred during current year.....	71	136,519			2	-	.87	.53,844	.160	.190,363
<b>Settled during current year:</b>										
18.1 By payment in full.....	63	129,453			-	-	.83	.49,764	.146	.179,217
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	63	129,453	0	0	0	0	.83	.49,764	.146	.179,217
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	63	129,453	0	0	0	0	.83	.49,764	.146	.179,217
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	16	26,565	0	0	0	(0)	.15	.11,670	.31	.38,235
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	2,933	13,175,769	(a)		10	119,400	7,125	.6,517,869	.10,068	.19,813,038
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(163)	(959,657)				(15,800)	(360)	(316,168)	(523)	(1,291,625)
23. In force December 31 of current year.....	2,770	12,216,112	0	(a)	10	103,600	.6,765	.6,201,701	.9,545	.18,521,413

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		237	237			
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).....		237	237	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		237	237	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 **TEXAS** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		.584,815			.46,197	.631,012
2. Annuity considerations.....		17,561				17,561
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		602,376	0	0	.46,197	.648,573
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		7,733				7,733
6.2 Applied to pay renewal premiums.....		1,911				1,911
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,388				1,388
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		11,032	0	0	0	11,032
<b>ANNUITIES:</b>						
7.1 Paid in cash or left on deposit.....						0
7.2 Applied to provide paid-up annuities.....						0
7.3 Other.....						0
7.4 Totals (Sum of Lines 7.1 to 7.3).....		0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....		11,032	0	0	0	11,032
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		1,024,304		-	.74,969	.1,099,273
10. Matured endowments.....		56,441			11,717	.68,158
11. Annuity benefits.....		107,676				107,676
12. Surrender values and withdrawals for life contracts.....		262,098			.15,119	.277,217
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.....		1,450,519	0	0	.101,805	.1,552,324

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	.27	73,642					.26	150,244	.53	.223,886
17. Incurred during current year.....	343	1,257,156			-	-	143	(35,430)	486	1,221,726
<b>Settled during current year:</b>										
18.1 By payment in full.....	310	1,080,745			-	-	138	.86,685	448	1,167,430
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	310	1,080,745	0	0	0	0	138	.86,685	448	1,167,430
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	310	1,080,745	0	0	0	0	138	.86,685	448	1,167,430
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	60	250,053	0	0	0	0	31	.28,129	.91	.278,182
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	10,873	.59,462,699	(a)				11,668	10,859,819	22,541	.70,322,518
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(531)	(3,023,627)					(957)	(832,794)	(1,488)	(3,856,421)
23. In force December 31 of current year.....	10,342	.56,439,072	0	(a)	0	0	10,711	10,027,025	21,053	.66,466,097

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.

**NONE**



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		4,376		1,395		5,771
2. Annuity considerations.....		320				320
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		4,696	0	1,395	0	6,091
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		261				261
6.2 Applied to pay renewal premiums.....		59				.59
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		15				.15
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		335	0	0	0	335
<b>ANNUITIES:</b>						
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).....		335	0	0	0	335
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
<b>Settled during current year:</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.38	518,495	(a)	.8	80,300			.46	598,795	
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	2	113,373			(4,000)			2	109,373	
23. In force December 31 of current year.....	40	631,868	0	.8	76,300	0	0	.48	708,168	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **VIRGINIA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		96,809		11,270	8,765	116,844
2. Annuity considerations.....		2,109				2,109
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		98,918	0	11,270	8,765	118,953
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		2,327				2,327
6.2 Applied to pay renewal premiums.....		247				247
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		33				33
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		2,607	0	0	0	2,607
<b>Annuites:</b>						
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).....		2,607	0	0	0	2,607
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		145,686		34,000	35,222	214,908
10. Matured endowments.....		1,000			6,361	7,361
11. Annuity benefits.....						0
12. Surrender values and withdrawals for life contracts.....		310,925			4,312	315,237
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.....		457,611	0	34,000	45,895	537,506

**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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	7	45,938			(8)	(1)	13	37,479	12	83,416
17. Incurred during current year.....	47	157,236			13	34,001	44	8,384	104	199,621
<b>Settled during current year:</b>										
18.1 By payment in full.....	46	146,686			5	34,000	52	41,583	103	222,269
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	46	146,686	0	0	5	34,000	52	41,583	103	222,269
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	46	146,686	0	0	5	34,000	52	41,583	103	222,269
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	56,488	0	0	0	0	5	4,280	13	60,768
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	2,149	14,841,716	(a)		69	567,500	4,796	4,214,842	7,014	19,624,058
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(82)	(652,788)			(6)	(59,000)	(156)	(152,636)	(244)	(864,424)
23. In force December 31 of current year.....	2,067	14,188,928	0	(a)	63	508,500	4,640	4,062,206	6,770	18,759,634

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.



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

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
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	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	0
Annuites:						
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	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0
14. All other benefits, except accident and health.....						0
15. Totals.....	0	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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....					No. of Pol.				0	0
21. Issued during year.....			(a).....						0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	0	(a).....	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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.

DIRECT BUSINESS IN THE STATE OF **VERMONT** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		100				100
2. Annuity considerations.....						0
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		100	0	0	0	100
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		46				46
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).....		46	0	0	0	46
<b>ANNUITIES:</b>						
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).....		46	0	0	0	46
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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	0	0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....		(1)							0	(1)
17. Incurred during current year.....		1							0	1
<b>Settled during current year:</b>										
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
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	5	61,000	(a)				1	300	6	61,300
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	1	5,000							1	5,000
23. In force December 31 of current year.....	6	66,000	0	(a)	0	0	1	300	7	66,300

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **WASHINGTON** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		15,072		180	174	15,426
2. Annuity considerations.....		149				149
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		15,221	0	180	174	15,575
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		907				907
6.2 Applied to pay renewal premiums.....		252				252
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		5				5
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		1,164	0	0	0	1,164
<b>ANNUITIES:</b>						
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).....		1,164	0	0	0	1,164
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		23,360		-	-	23,360
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		17,096			-	17,096
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.....		40,456	0	0	0	40,456

**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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....								(1)	0	(1)
17. Incurred during current year.....	2	23,360			-	-	1	2	23,361	
<b>Settled during current year:</b>										
18.1 By payment in full.....	2	23,360			-	-	-	2	23,360	
18.2 By payment on compromised claims.....								0	0	
18.3 Totals paid.....	2	23,360	0	0	0	0	0	2	23,360	
18.4 Reduction by compromise.....								0	0	
18.5 Amount rejected.....								0	0	
18.6 Total settlements.....	2	23,360	0	0	0	0	0	2	23,360	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	128	1,520,798	(a)	1	5,000	.15	11,532	.144	1,537,330	
21. Issued during year.....								0	0	
22. Other changes to in force (Net).....	(6)	(16,833)	0	0	(1)	(500)	(7)	(17,333)		
23. In force December 31 of current year.....	122	1,503,965	0	1	5,000	.14	11,032	.137	1,519,997	

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **WISCONSIN** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		23,002			307	23,309
2. Annuity considerations.....		1,573				1,573
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		24,575	0	0	307	24,882
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		1,717				1,717
6.2 Applied to pay renewal premiums.....		871				871
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		253				253
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		2,841	0	0	0	2,841
<b>ANNUITIES:</b>						
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).....		2,841	0	0	0	2,841
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		28,401		-	-	28,401
10. Matured endowments.....		-		-	-	0
11. Annuity benefits.....		1,183				1,183
12. Surrender values and withdrawals for life contracts.....		12,923			-	12,923
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0	0	0	0	0
14. All other benefits, except accident and health.....						0
15. Totals.....		42,507	0	0	0	42,507

**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	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	1	12,197							1	12,197
17. Incurred during current year.....	6	25,904			-	-	-	-	6	25,904
<b>Settled during current year:</b>										
18.1 By payment in full.....	4	28,401			-	-	-	-	4	28,401
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	28,401	0	0	0	0	0	0	4	28,401
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	28,401	0	0	0	0	0	0	4	28,401
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	9,700	0	0	0	0	0	0	3	9,700
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	217	5,307,631	(a)				.22	25,300	.239	5,332,931
21. Issued during year.....								0	0	0
22. Other changes to in force (Net).....	(11)	(114,365)					(1)	(300)	(12)	(114,665)
23. In force December 31 of current year.....	206	5,193,266	0	(a)	0	0	.21	25,000	.227	5,218,266

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>		<b>NONE</b>				
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.

DIRECT BUSINESS IN THE STATE OF **WEST VIRGINIA** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		.392,420		.64,500	332	.457,252
2. Annuity considerations.....		2,156				2,156
3. Deposit-type contract funds.....			XXX		XXX	0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		.394,576	.0	.64,500	332	.459,408
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		872				872
6.2 Applied to pay renewal premiums.....		-				0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		190				190
6.4 Other.....						0
6.5 Totals (Sum of Lines 6.1 to 6.4).....		1,062	.0	.0	.0	1,062
<b>ANNUITIES:</b>						
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).....		1,062	.0	.0	.0	1,062
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		1,227,247		.144,500	13,751	.1,385,498
10. Matured endowments.....		7,452			350	7,802
11. Annuity benefits.....		-				0
12. Surrender values and withdrawals for life contracts.....		5,879			3,674	9,553
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.....		1,240,578	.0	.144,500	17,775	.1,402,853

**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	.0	.0	0
1399. Total (Lines 1301 through 1303 plus 1398)(Line 13 above).....		.0	.0	.0	.0	.0	.0	.0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....	(16)	(31,539)			(27)	17,500	.49	149,925	6	135,886
17. Incurred during current year.....	334	1,418,343			63	154,500	(19)	(133,249)	378	1,439,594
<b>Settled during current year:</b>										
18.1 By payment in full.....	278	1,234,699			33	144,500	.26	14,101	337	1,393,300
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	278	1,234,699	.0	0	33	144,500	.26	14,101	337	1,393,300
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	278	1,234,699	.0	0	33	144,500	.26	14,101	337	1,393,300
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	40	152,105	.0	0	.3	27,500	.4	2,575	.47	182,180
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	9,098	49,828,081	(a)		405	4,083,600	1,272	849,295	10,775	54,760,976
21. Issued during year.....	1	15,000							1	15,000
22. Other changes to in force (Net).....	(468)	(2,331,156)			(39)	(479,800)	(41)	(27,436)	(548)	(2,838,392)
23. In force December 31 of current year.....	8,631	47,511,925	0	(a)	.366	3,603,800	1,231	821,859	10,228	51,937,584

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
25.1 Non-cancelable (b).....						
25.2 Guaranteed renewable (b).....		7,810	7,810			
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).....		7,810	7,810	.0	.0	.0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....		7,810	7,810	.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 **WYOMING** DURING THE YEAR

NAIC Group Code.....0

NAIC Company Code.....70130

**LIFE INSURANCE**

		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>						
1. Life insurance.....		3,167				3,167
2. Annuity considerations.....		180				180
3. Deposit-type contract funds.....			XXX			0
4. Other considerations.....						0
5. Totals (Sum of Lines 1 to 4).....		3,347	0	0	0	3,347
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
6.1 Paid in cash or left on deposit.....		214				214
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).....		214	0	0	0	214
<b>ANNUITIES:</b>						
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).....		214	0	0	0	214
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits.....		4,730		-	-	4,730
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.....		4,730	0	0	0	4,730

**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 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	4,730			-	-	-	-	1	4,730
<b>Settled during current year:</b>										
18.1 By payment in full.....	1	4,730			-	-	-	-	1	4,730
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	4,730	0	0	0	0	0	0	1	4,730
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	4,730	0	0	0	0	0	0	1	4,730
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....	.30	323,186	(a)						.30	323,186
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(2)	(10,002)							(2)	(10,002)
23. In force December 31 of current year.....	.28	313,184	0	(a)	0	0	0	0	.28	313,184

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 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.....						
<b>Other Individual Policies:</b>						
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.

**NONE**

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

## Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	11,775,513
2. Current year's realized pre-tax capital gains/(losses) of \$....743,207 transferred into the reserve net of taxes of \$....151,083.....	592,123
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).....	12,367,636
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	1,065,312
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	11,302,324

## 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.....	1,007,987	57,325		1,065,312
2. 2019.....	871,458	116,200		987,657
3. 2020.....	697,969	111,983		809,951
4. 2021.....	567,445	100,323		667,768
5. 2022.....	473,861	87,313		561,175
6. 2023.....	414,772	75,993		490,765
7. 2024.....	384,379	64,980		449,359
8. 2025.....	377,829	58,996		436,825
9. 2026.....	393,770	51,092		444,862
10. 2027.....	405,817	44,136		449,953
11. 2028.....	434,948	35,812		470,760
12. 2029.....	462,347	28,168		490,515
13. 2030.....	485,918	18,754		504,672
14. 2031.....	495,726	8,900		504,626
15. 2032.....	508,242	(1,019)		507,223
16. 2033.....	509,216	(11,361)		497,855
17. 2034.....	502,346	(18,825)		483,521
18. 2035.....	509,840	(23,829)		486,011
19. 2036.....	530,516	(29,825)		500,692
20. 2037.....	518,574	(35,353)		483,221
21. 2038.....	454,246	(40,629)		413,616
22. 2039.....	353,629	(39,067)		314,561
23. 2040.....	248,440	(31,623)		216,817
24. 2041.....	133,628	(21,978)		111,650
25. 2042.....	32,619	(13,033)		19,586
26. 2043.....	(8)	(4,128)		(4,136)
27. 2044.....		994		994
28. 2045.....		791		791
29. 2046.....		568		568
30. 2047.....		345		345
31. 2048 and Later.....		122		122
32. Total (Lines 1 to 31).....	11,775,513	592,123	0	12,367,636

**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.....	2,326,660	517,036	2,843,696	5,999,384	6,873,446	12,872,829	15,716,526
2. Realized capital gains/(losses) net of taxes - General Account.....	7,974,119	5,430	7,979,549	(500,000)	952,289	452,289	8,431,838
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....	37,864		37,864	8,383,075	1,632,156	10,015,231	10,053,095
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.....	175,530	102,067	277,596			0	277,596
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	10,514,173	624,533	11,138,706	13,882,459	9,457,891	23,340,349	34,479,055
9. Maximum reserve.....	1,001,656	320,465	1,322,121	8,179,541	9,125,654	17,305,195	18,627,316
10. Reserve objective.....	729,098	215,956	945,054	8,177,918	9,125,654	17,303,572	18,248,626
11. 20% of (Line 10 minus Line 8).....	(1,957,015)	(81,715)	(2,038,730)	(1,140,908)	(66,447)	(1,207,355)	(3,246,086)
12. Balance before transfers (Lines 8 + 11).....	8,557,158	542,818	9,099,975	12,741,551	9,391,443	22,132,994	31,232,969
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	(7,555,502)	(222,353)	(7,777,855)	(4,562,010)	(265,789)	(4,827,799)	(12,605,654)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	1,001,656	320,465	1,322,120	8,179,541	9,125,654	17,305,195	18,627,315

**ASSET VALUATION RESERVE**

## Basic Contribution, Reserve Objective and Maximum Reserve Calculations

## Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1		Exempt obligations.....	25,649,410	XXX.....	XXX.....	25,649,410	0.0000	0	0.0000	0	0.0000	
2	1	Highest quality.....	85,357,701	XXX.....	XXX.....	85,357,701	0.0004	34,143	0.0023	196,323	0.0030	
3	2	High quality.....	47,784,226	XXX.....	XXX.....	47,784,226	0.0019	90,790	0.0058	277,149	0.0090	
4	3	Medium quality.....	1,404,138	XXX.....	XXX.....	1,404,138	0.0093	13,058	0.0230	32,295	0.0340	
5	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
6	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
7	6	In or near default.....	650,956	XXX.....	XXX.....	650,956	0.0000	0	0.2000	130,191	0.2000	
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).....	160,846,431	XXX.....	XXX.....	160,846,431	XXX.....	137,992	XXX.....	635,958	XXX.....	
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....	232,242	XXX.....	XXX.....	232,242	0.0004	.93	0.0023	.534	0.0030	
11	2	High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	
12	3	Medium quality.....	4,026,358	XXX.....	XXX.....	4,026,358	0.0093	37,445	0.0230	92,606	0.0340	
13	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
14	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
15	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	
16		Affiliated life with AVR.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	
17		Total preferred stocks (sum of Lines 10 through 16).....	4,258,600	XXX.....	XXX.....	4,258,600	XXX.....	37,538	XXX.....	93,140	XXX.....	
<b>SHORT-TERM BONDS</b>												
18		Exempt obligations.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	
19	1	Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
20	2	High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	
21	3	Medium quality.....		XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	
22	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
23	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
24	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	
25		Total short-term bonds (sum of Lines 18 through 24).....	0	XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange traded.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
27	1	Highest quality.....		XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	
28	2	High quality.....		XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	
29	3	Medium quality.....		XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	
30	4	Low quality.....		XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	
31	5	Lower quality.....		XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	
32	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	
33		Total derivative instruments.....	0	XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	
34		Total (Lines 9 + 17 + 25 + 33).....	165,105,031	XXX.....	XXX.....	165,105,031	XXX.....	175,530	XXX.....	729,098	XXX.....	
											1,001,656	

**ASSET VALUATION RESERVE (continued)**

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

**Default 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 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>MORTGAGE LOANS</b>												
35		In good standing:										
35		Farm mortgages - CM1 - highest quality.....	357,372	XXX		357,372	.00010	357	.0050	1,787	.0065	2,323
36		Farm mortgages - CM2 - high quality.....		XXX		0	.0035	0	.0100	0	.0130	0
37		Farm mortgages - CM3 - medium quality.....		XXX		0	.0060	0	.0175	0	.0225	0
38		Farm mortgages - CM4 - low medium quality.....		XXX		0	.0105	0	.0300	0	.0375	0
39		Farm mortgages - CM5 - low quality.....		XXX		0	.0160	0	.0425	0	.0550	0
40		Residential mortgages-insured or guaranteed.....		XXX		0	.0003	0	.0006	0	.0010	0
41		Residential mortgages-all other.....	17,132	XXX		17,132	.0013	.22	.0030	.51	.0040	.69
42		Commercial mortgages-insured or guaranteed.....		XXX		0	.0003	0	.0006	0	.0010	0
43		Commercial mortgages-all other - CM1 - highest quality.....	2,978,471	XXX		2,978,471	.0010	2,978	.0050	14,892	.0065	19,360
44		Commercial mortgages-all other - CM2 - high quality.....	1,593,009	XXX		1,593,009	.0035	5,576	.0100	15,930	.0130	20,709
45		Commercial mortgages-all other - CM3 - medium quality.....	2,223,289	XXX		2,223,289	.0060	13,340	.0175	38,908	.0225	50,024
46		Commercial mortgages-all other - CM4 - low medium quality.....		XXX		0	.0105	0	.0300	0	.0375	0
47		Commercial mortgages-all other - CM5 - low quality.....		XXX		0	.0160	0	.0425	0	.0550	0
48		Overdue, not in process:										
48		Farm mortgages.....		XXX		0	.0420	0	.0760	0	.1200	0
49		Residential mortgages-insured or guaranteed.....		XXX		0	.0005	0	.0012	0	.0020	0
50		Residential mortgages-all other.....		XXX		0	.0025	0	.0058	0	.0090	0
51		Commercial mortgages-insured or guaranteed.....		XXX		0	.0005	0	.0012	0	.0020	0
52		Commercial mortgages-all other.....	1,899,838	XXX		1,899,838	.0420	79,793	.0760	144,388	.1200	227,981
53		In process of foreclosure:										
53		Farm mortgages.....		XXX		0	.0000	0	.1700	0	.1700	0
54		Residential mortgages-insured or guaranteed.....		XXX		0	.0000	0	.0040	0	.0040	0
55		Residential mortgages-all other.....		XXX		0	.0000	0	.0130	0	.0130	0
56		Commercial mortgages-insured or guaranteed.....		XXX		0	.0000	0	.0040	0	.0040	0
57		Commercial mortgages-all other.....		XXX		0	.0000	0	.1700	0	.1700	0
58		Total Schedule B mortgages (sum of Lines 35 through 57).....	9,069,111	0	XXX	9,069,111	XXX	102,067	XXX	215,956	XXX	320,465
59		Schedule DA mortgages.....		XXX		0	.0030	0	.0100	0	.0130	0
60		Total mortgage loans on real estate (Lines 58 + 59).....	9,069,111	0	XXX	9,069,111	XXX	102,067	XXX	215,956	XXX	320,465

**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 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1		Unaffiliated public.....	41,151,538	XXX.....	XXX.....	41,151,538	0.0000	0	(a).....0.1000	.....4,115,154	(a).....0.1000	.....4,115,154
2		Unaffiliated private.....	20,729,331	XXX.....	XXX.....	20,729,331	0.0000	0	.....0.1600	.....3,316,693	.....0.1600	.....3,316,693
3		Federal Home Loan Bank.....	540,900	XXX.....	XXX.....	540,900	0.0000	0	.....0.0050	.....2,705	.....0.0080	.....4,327
4		Affiliated life with AVR.....		XXX.....	XXX.....	0	0.0000	0	.....0.0000	.....0	.....0.0000	.....0
32		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
6		Fixed income highest quality.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
7		Fixed income high quality.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
8		Fixed income medium quality.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
9		Fixed income low quality.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
10		Fixed income lower quality.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
11		Fixed income in or near default.....				0	XXX.....		.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....0	.....0	(a).....0	.....0
13		Unaffiliated common stock private.....				0	0.0000	0	.....0.1600	.....0	.....0.1600	.....0
14		Real estate.....				0	(b).....0	0	(b).....0	.....0	(b).....0	.....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.....	4,646,045	XXX.....	XXX.....	4,646,045	0.0000	0	.....0.1600	.....743,367	.....0.1600	.....743,367
17		Total common stock (sum of Lines 1 through 16).....	67,067,814	0	0	67,067,814	XXX.....	0	.....XXX.....	.....8,177,918	.....XXX.....	.....8,179,541
<b>REAL ESTATE</b>												
18		Home office property (General Account only).....	528,567			528,567	0.0000	0	.....0.0750	.....39,643	.....0.0750	.....39,643
19		Investment properties.....	19,404,682			19,404,682	0.0000	0	.....0.0750	.....1,455,351	.....0.0750	.....1,455,351
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).....	19,933,249	0	0	19,933,249	XXX.....	0	.....XXX.....	.....1,494,994	.....XXX.....	.....1,494,994
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
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 (continued)**

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 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>										
30	1	Highest quality.....	XXX.....	XXX.....	0	0.0004	0	0.0023	0	0.0030	0	
31	2	High quality.....	XXX.....	XXX.....	0	0.0019	0	0.0058	0	0.0090	0	
32	3	Medium quality.....	XXX.....	XXX.....	0	0.0093	0	0.0230	0	0.0340	0	
33	4	Low quality.....	XXX.....	XXX.....	0	0.0213	0	0.0530	0	0.0750	0	
34	5	Lower quality.....	XXX.....	XXX.....	0	0.0432	0	0.1100	0	0.1700	0	
35	6	In or near default.....	XXX.....	XXX.....	0	0.0000	0	0.2000	0	0.2000	0	
36		Affiliated life with AVR.....	XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	0	
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0	
		<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>										
		In Good Standing Affiliated:										
38		Mortgages - CM1 - highest quality.....	XXX.....	0	0.0010	0	0.0050	0	0.0065	0		
39		Mortgages - CM2 - high quality.....	XXX.....	0	0.0035	0	0.0100	0	0.0130	0		
40		Mortgages - CM3 - medium quality.....	XXX.....	0	0.0060	0	0.0175	0	0.0225	0		
41		Mortgages - CM4 - low medium quality.....	XXX.....	0	0.0105	0	0.0300	0	0.0375	0		
42		Mortgages - CM5 - low quality.....	XXX.....	0	0.0160	0	0.0425	0	0.0550	0		
43		Residential mortgages-insured or guaranteed.....	XXX.....	0	0.0003	0	0.0006	0	0.0010	0		
44		Residential mortgages-all other.....	XXX.....	0	0.0013	0	0.0030	0	0.0040	0		
45		Commercial mortgages-insured or guaranteed.....	XXX.....	0	0.0003	0	0.0006	0	0.0010	0		
		Overdue, Not in Process Affiliated:										
46		Farm mortgages.....	XXX.....	0	0.0420	0	0.0760	0	0.1200	0		
47		Residential mortgages-insured or guaranteed.....	XXX.....	0	0.0005	0	0.0012	0	0.0020	0		
48		Residential mortgages-all other.....	XXX.....	0	0.0025	0	0.0058	0	0.0090	0		
49		Commercial mortgages-insured or guaranteed.....	XXX.....	0	0.0005	0	0.0012	0	0.0020	0		
50		Commercial mortgages-all other.....	XXX.....	0	0.0420	0	0.0760	0	0.1200	0		
		In Process of foreclosure Affiliated:										
51		Farm mortgages.....	XXX.....	0	0.0000	0	0.1700	0	0.1700	0		
52		Residential mortgages-insured or guaranteed.....	XXX.....	0	0.0000	0	0.0040	0	0.0040	0		
53		Residential mortgages-all other.....	XXX.....	0	0.0000	0	0.0130	0	0.0130	0		
54		Commercial mortgages-insured or guaranteed.....	XXX.....	0	0.0000	0	0.0040	0	0.0040	0		
55		Commercial mortgages-all other.....	XXX.....	0	0.0000	0	0.1700	0	0.1700	0		
56		Total Affiliated (Sum of Lines 38 through 55).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0		
57		Unaffiliated - In Good Standing with Covenants.....	XXX.....	0	(c).....	0	(c).....	0	(c).....	0		
58		Unaffiliated - In Good Standing Defeased with Government Securities.....	XXX.....	0	0.0010	0	0.0050	0	0.0065	0		
59		Unaffiliated - In Good Standing Primarily Senior.....	XXX.....	0	0.0035	0	0.0100	0	0.0130	0		
60		Unaffiliated - In Good Standing All Other.....	XXX.....	0	0.0060	0	0.0175	0	0.0225	0		
61		Unaffiliated - Overdue, Not in Process.....	XXX.....	0	0.0420	0	0.0760	0	0.1200	0		
62		Unaffiliated - In Process of Foreclosure.....	XXX.....	0	0.0000	0	0.1700	0	0.1700	0		
63		Total Unaffiliated (Sum of Lines 57 through 62).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0		
64		Total with Mortgage Loan Characteristics (Lines 56 + 63).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0		

NONE

**ASSET VALUATION RESERVE (continued)**

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 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65	<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK</b>											
	Unaffiliated public.....		.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....(a).....	.....0.....	.....(a).....	.....0.....
	Unaffiliated private.....		.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.1600.....	.....0.....	.....0.1600.....	.....0.....
	Affiliated life with AVR.....		.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.0000.....	.....0.....	.....0.0000.....	.....0.....
	Affiliated certain other (see SVO Purposes and Procedures Manual).....		.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.1300.....	.....0.....	.....0.1300.....	.....0.....
	Affiliated other - all other.....		.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.1600.....	.....0.....	.....0.1600.....	.....0.....
	Total with Common Stock Characteristics (Sum of Lines 65 through 69).....		.....0.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....0.....	.....XXX.....	.....0.....	.....XXX.....	.....0.....
70	<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>											
	Home office property (general account only).....					.....0.....	.....0.....	.....0.....	.....0.0750.....	.....0.....	.....0.0750.....	.....0.....
	Investment properties.....		.....10,321,959.....			.....10,321,959.....	.....0.....	.....0.....	.....0.0750.....	.....774,147.....	.....0.0750.....	.....774,147.....
	Properties acquired in satisfaction of debt.....					.....0.....	.....0.....	.....0.....	.....0.1100.....	.....0.....	.....0.1100.....	.....0.....
	Total with Real Estate Characteristics (Sum of Lines 71 through 73).....		.....10,321,959.....	.....0.....	.....0.....	.....10,321,959.....	.....XXX.....	.....0.....	.....XXX.....	.....774,147.....	.....XXX.....	.....774,147.....
71	<b>LOW INCOME HOUSING TAX CREDIT INVESTMENTS</b>											
	Guaranteed federal low income housing tax credit.....					.....0.....	.....0.0003.....	.....0.....	.....0.0006.....	.....0.....	.....0.0010.....	.....0.....
	Non-guaranteed federal low income housing tax credit.....					.....0.....	.....0.0063.....	.....0.....	.....0.0120.....	.....0.....	.....0.0190.....	.....0.....
	Guaranteed state low income housing tax credit.....					.....0.....	.....0.0003.....	.....0.....	.....0.0006.....	.....0.....	.....0.0010.....	.....0.....
	Non-guaranteed state low income housing tax credit.....					.....0.....	.....0.0063.....	.....0.....	.....0.0120.....	.....0.....	.....0.0190.....	.....0.....
	All other low income housing tax credit.....					.....0.....	.....0.0273.....	.....0.....	.....0.0600.....	.....0.....	.....0.0975.....	.....0.....
	Total LIHTC (Sum of Lines 75 through 79).....		.....0.....	.....0.....	.....0.....	.....0.....	.....XXX.....	.....0.....	.....XXX.....	.....0.....	.....XXX.....	.....0.....
72	<b>ALL OTHER INVESTMENTS</b>											
	NAIC 1 working capital finance investments.....		.....XXX.....			.....0.....	.....0.0000.....	.....0.....	.....0.0037.....	.....0.....	.....0.0037.....	.....0.....
	NAIC 2 working capital finance investments.....		.....XXX.....			.....0.....	.....0.0000.....	.....0.....	.....0.0120.....	.....0.....	.....0.0120.....	.....0.....
	Other invested assets - Schedule BA.....		.....52,742,407.....	.....XXX.....		.....52,742,407.....	.....0.....	.....0.....	.....0.1300.....	.....6,856,513.....	.....0.1300.....	.....6,856,513.....
	Other short-term invested assets - Schedule DA.....		.....XXX.....			.....0.....	.....0.0000.....	.....0.....	.....0.1300.....	.....0.....	.....0.1300.....	.....0.....
	Total All Other (sum of Lines 81, 82, 83 and 84).....		.....52,742,407.....	.....XXX.....	.....0.....	.....52,742,407.....	.....XXX.....	.....0.....	.....XXX.....	.....6,856,513.....	.....XXX.....	.....6,856,513.....
	Total Other Invested Assets - Schedule BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85).....		.....63,064,366.....	.....0.....	.....0.....	.....63,064,366.....	.....XXX.....	.....0.....	.....XXX.....	.....7,630,660.....	.....XXX.....	.....7,630,660.....

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

(b) Determined using same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

**Asset Valuation Reserve - Replications (Synthetic) Assets**  
**NONE**

**Sch. F - Claims**  
**NONE**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
			1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written.....	14,688	XXX.....	XXX.....	XXX.....	1,972	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,716	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. Premiums earned.....	14,688	XXX.....	XXX.....	XXX.....	1,972	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,716	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. Incurred claims.....	14,128	.96.2	(2,811)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16,939	133.2	0.0	0.0	0.0	0.0	0.0	0.0
4. Cost containment expenses.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	14,128	.96.2	(2,811)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16,939	133.2	0.0	0.0	0.0	0.0	0.0	0.0
6. Increase in contract reserves.....	(3,925)	(26.7)	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(3,925)	(30.9)	0	0.0	0.0	0.0	0.0	0.0
7. Commissions (a).....	(297)	(2.0)	0.0	0.0	270	13.7	0.0	0.0	0.0	0.0	(567)	(4.5)	0.0	0.0	0.0	0.0	0.0	0.0
8. Other general insurance expenses.....	84,585	.575.9	0.0	0.0	1,259	63.8	0.0	0.0	0.0	0.0	83,326	.655.3	0.0	0.0	0.0	0.0	0.0	0.0
9. Taxes, licenses and fees.....	2,429	.16.5	0.0	0.0	36	1.8	0.0	0.0	0.0	0.0	2,393	.18.8	0.0	0.0	0.0	0.0	0.0	0.0
10. Total other expenses incurred.....	86,717	.590.4	0.0	0.0	1,565	.79.4	0.0	0.0	0.0	0.0	85,152	.669.6	0.0	0.0	0.0	0.0	0.0	0.0
11. Aggregate write-ins for deductions.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12. Gain from underwriting before dividends or refunds.....	(82,232)	(.559.9)	2,811	0.0	407	20.6	0.0	0.0	0.0	0.0	(85,450)	(.672.0)	0.0	0.0	0.0	0.0	0.0	0.0
13. Dividends or refunds.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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.....	(82,232)	(.559.9)	2,811	0.0	407	20.6	0.0	0.0	0.0	0.0	(85,450)	(.672.0)	0.0	0.0	0.0	0.0	0.0	0.0

**DETAILS OF WRITE-INS**

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

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Group Accident and Health	3 Credit A&H (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums.....	3,297		1,493			1,804			
2. Advance premiums.....	0								
3. Reserve for rate credits.....	4,679					4,679			
4. Total premium reserves, current year.....	7,976	0	1,493	0		6,483	0	0	0
5. Total premium reserves, prior year.....	2,377		516			1,861			
6. Increase in total premium reserves.....	5,599	0	977	0		4,622	0	0	0
B. Contract Reserves:									
1. Additional reserves (a).....	24,778					24,778			
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	24,778	0	0	0		24,778	0	0	0
4. Total contract reserves, prior year.....	28,703					28,703			
5. Increase in contract reserves.....	(3,925)	0	0	0		(3,925)	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year.....	119,609	28,459	0	0		.91,150	0	0	0
2. Total prior year.....	134,293	40,270				.94,023			
3. Increase.....	(14,684)	(11,811)	0	0		(2,873)	0	0	0

83

**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.....	28,272	9,000				19,272			
1.2 On claims incurred during current year.....	540					540			
2. Claim Reserves and Liabilities, December 31, current year:									
2.1 On claims incurred prior to current year.....	81,609	28,459				53,150			
2.2 On claims incurred during current year.....	38,000					38,000			
3. Test:									
3.1 Lines 1.1 and 2.1.....	109,881	37,459	0	0	0	72,422	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year.....	134,293	40,270				.94,023			
3.3 Line 3.1 minus Line 3.2.....	(24,412)	(2,811)	0	0	0	(21,601)	0	0	0

**PART 4 - REINSURANCE**

A. Reinsurance Assumed:									
1. Premiums written.....	1,972		1,972						
2. Premiums earned.....	1,972		1,972						
3. Incurred claims.....	0								
4. Commissions.....	270		270						
B. Reinsurance Ceded:									
1. Premiums written.....	5,452					5,452			
2. Premiums earned.....	5,452					5,452			
3. Incurred claims.....	(6,416)	(15,935)				9,519			
4. Commissions.....	567					567			

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

**Universal Guaranty Life Insurance Company**  
**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred claims.....	1,340		6,371	7,711
2. Beginning claim reserves and liabilities.....			405,263	405,263
3. Ending claim reserves and liabilities.....			320,455	320,455
4. Claims paid.....	1,340	0	91,179	92,519
<b>B. Assumed Reinsurance:</b>				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
<b>C. Ceded Reinsurance:</b>				
9. Incurred claims.....			(6,416)	(6,416)
10. Beginning claim reserves and liabilities.....	1,059		279,470	280,529
11. Ending claim reserves and liabilities.....	1,059		209,347	210,406
12. Claims paid.....	0	0	63,707	63,707
<b>D. Net:</b>				
13. Incurred claims.....	1,340	0	12,787	14,127
14. Beginning claim reserves and liabilities.....	(1,059)	0	125,793	124,734
15. Ending claim reserves and liabilities.....	(1,059)	0	111,108	110,049
16. Claims paid.....	1,340	0	27,472	28,812
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred claims and cost containment expenses.....			14,127	14,127
18. Beginning reserves and liabilities.....			124,734	124,734
19. Ending reserves and liabilities.....			110,049	110,049
20. Paid claims and cost containment expenses.....	0	0	28,812	28,812

**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 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
<b>General Account - Non-Affiliates - U.S. Non-Affiliates</b>												
64904.....	61-0574893....	06/07/2000	INVESTORS HERITAGE LIFE INSURANCE CO.....	KY.....	CO/I.....	.....	.....91,898	.....1,101	.....1,459	.....17	.....	.....
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....						.....91,898	.....1,101	.....1,459	.....17	.....0	.....0
1099999.	Total - General Account - Non-Affiliates.....						.....91,898	.....1,101	.....1,459	.....17	.....0	.....0
1199999.	Total - General Account.....						.....91,898	.....1,101	.....1,459	.....17	.....0	.....0
2399999.	Total U.S.....						.....91,898	.....1,101	.....1,459	.....17	.....0	.....0
9999999.	Total.....						.....91,898	.....1,101	.....1,459	.....17	.....0	.....0

**SCHEDULE S - PART 1 - SECTION 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
------------------------------	-------------------	------------------------	------------------------	----------------------------------	--	-------------------------------------	---------------	---------------------------	---	--	--	---

**Non-Affiliates - U.S. Non-Affiliates**

64904.....	61-0574893....	06/07/2000	INVESTORS HERITAGE LIFE INSURANCE CO.....	KY.....	QA/I.....	CAH.....	1,972	.....	1,493	.....	.....	.....
0899999.	Total - Non-Affiliates - U.S. Non-Affiliates.....						1,972	.....0	1,493	.....0	.....0	.....0
1099999.	Total - Non-Affiliates.....						1,972	.....0	1,493	.....0	.....0	.....0
1199999.	Total - U.S.....						1,972	.....0	1,493	.....0	.....0	.....0
9999999.	Total.....						1,972	.....0	1,493	.....0	.....0	.....0

**Universal Guaranty 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
<b>Life and Annuity - Non-Affiliates - U.S. Non-Affiliates</b>						
86258.....	13-2572994....	05/01/1975	GENERAL RE LIFE CORP.....	CT.....		
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	8,022	26,600
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	152,438	100,000
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....		57,447
64688.....	75-6020048....	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	DE.....		78,750
82627.....	06-0839705....	11/15/1976	SWISS RE LIFE & HEALTH AMERICA, INC.....	CT.....	43,539	180,000
86231.....	39-0989781....	10/01/1988	TRANSAMERICA LIFE INSURANCE CO.....	IA.....		
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				203,999	442,797
1099999.	Total - Life and Annuity Non-Affiliates.....				203,999	442,797
1199999.	Total - Life and Annuity.....				203,999	442,797
<b>Accident and Health - Non-Affiliates - U.S. Non-Affiliates</b>						
19194.....	48-0214040....	11/01/1969	FARMERS ALLIANCE MUTUAL INSURANCE CO.....	KS.....		
65676.....	35-0472300....	09/01/1969	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	1,059	23,687
62235.....	01-0278678....	09/19/1989	UNUM LIFE INSURANCE COMPANY OF AMERICA.....	ME.....	8,500	
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				.9,559	23,687
2199999.	Total - Accident and Health Non-Affiliates.....				.9,559	23,687
2299999.	Total - Accident and Health.....				.9,559	23,687
2399999.	Total U.S.....				213,558	466,484
9999999.	Total.....				213,558	466,484

**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		
<b>General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates</b>														
86258.....	13-2572994....	05/01/1975	GENERAL RE LIFE CORP .....	CT.....	YRT/I.....	OL.....	.....482,709	.....13,339	.....12,713	.....20,709				
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	CO/I.....	OL.....	.....2,080,667	.....650,209	.....671,246	.....41,467				
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	OTH/I.....	OL.....			.....6,231	-				
65676.....	35-0472300....	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY.....	IN.....	YRT/I.....	OL.....	.....191,209	.....1,983	.....1,818	-				
85472.....	13-2740556....	01/02/1981	NATIONAL SECURITY LIFE & ANN CO.....	NY.....	YRT/I.....	OL.....	.....25,000		.....608	.....790				
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	CO/I.....	OL.....	.....2,935,653	.....351,505	.....374,418	.....29,677				
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	OTH/I.....	OL.....		-		.....14,035				
88099.....	75-1608507....	08/01/1991	OPTIMUM RE INSURANCE COMPANY.....	TX.....	YRT/I.....	OL.....	.....86,133,504	.....778,464	.....759,267	.....1,485,900				
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....	CO/I.....	OL.....	.....27,790,122	.....15,352,516	.....15,487,284	.....3,031				
60003.....	04-2350154....	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY.....	DE.....	OTH/I.....	OL.....		.....3,373,840	.....3,358,229	-				
64688.....	75-6020048....	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	DE.....	CO/I.....	OL.....	.....37,020,467	.....6,110,291	.....6,232,332	.....270,645				
64688.....	75-6020048....	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	DE.....	YRT/I.....	OL.....	.....164,914	.....747	.....693	.....593				
82627.....	06-0839705....	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	CO/I.....	OL.....	.....22,890,008	.....2,719,621	.....2,742,259	.....131,987				
82627.....	06-0839705....	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	YRT/I.....	OL.....	.....42,610,062	.....111,094	.....108,102	.....703,841				
86231.....	39-0989781....	10/01/1988	TRANSAMERICA LIFE INSURANCE CO.....	IA.....	CO/I.....	OL.....		-		.....4,314				
86231.....	39-0989781....	10/01/1988	TRANSAMERICA LIFE INSURANCE CO.....	IA.....	YRT/I.....	OL.....	.....6,120,666	.....98,997	.....97,894	.....141,645				
0899999.....	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						.....228,444,981	.....29,562,606	.....29,853,094	.....2,848,634	.....0	.....0	.....0	.....0
1099999.....	Total - General Account - Authorized - Non-Affiliates.....						.....228,444,981	.....29,562,606	.....29,853,094	.....2,848,634	.....0	.....0	.....0	.....0
1199999.....	Total - General Account - Authorized.....						.....228,444,981	.....29,562,606	.....29,853,094	.....2,848,634	.....0	.....0	.....0	.....0
3499999.....	Total - General Account - Authorized, Unauthorized and Certified.....						.....228,444,981	.....29,562,606	.....29,853,094	.....2,848,634	.....0	.....0	.....0	.....0
6999999.....	Total U.S.....						.....228,444,981	.....29,562,606	.....29,853,094	.....2,848,634	.....0	.....0	.....0	.....0
9999999.....	Total.....						.....228,444,981	.....29,562,606	.....29,853,094	.....2,848,634	.....0	.....0	.....0	.....0

**SCHEDULE S - PART 3 - SECTION 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
<b>General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates</b>													
19194....	48-0214040....	.11/01/1969	FARMERS ALLIANCE MUTUAL INSURANCE CO.....	KS.....	QA/I.....	OH.....	.....8						
65676....	35-0472300....	.09/01/1969	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	QA/I.....	OH.....	432	4	47,058				
82627....	06-0839705....	.11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	QA/I.....	OH.....	42						
70408....	81-0170040....	.11/15/1976	UNION SECURITY INSURANCE CO.....	KS.....	QA/I.....	OH.....	4,970		7,461				
62235....	01-0278678....	.09/19/1989	UNUM LIFE INSURANCE CO OF AMERICA.....	ME.....	QA/G.....	OH.....		130,098					
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						5,452	4	184,617	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						5,452	4	184,617	0	0	0	0
1199999.	Total - General Account - Authorized.....						5,452	4	184,617	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						5,452	4	184,617	0	0	0	0
6999999.	Total - U.S.....						5,452	4	184,617	0	0	0	0
9999999.	Total.....						5,452	4	184,617	0	0	0	0

**Sch. S - Pt. 4**  
**NONE**

**Sch. S - Pt. 5**  
**NONE**

**Universal Guaranty Life Insurance Company**  
**SCHEDULE S - PART 6**

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

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts.....	2,854	2,922	2,776	2,933	2,975
2. Commissions and reinsurance expense allowances.....	161	167	168	200	(3,175)
3. Contract claims.....	2,404	1,975	2,537	2,578	2,936
4. Surrender benefits and withdrawals for life contracts.....	555	313	390	608	648
5. Dividends to policyholders.....	53	46	52	52	52
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....	(376)	(493)	(457)	(448)	(808)
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	317	272	393	161	171
9. Aggregate reserves for life and accident and health contracts.....	26,189	26,750	27,242	27,699	28,147
10. Liability for deposit-type contracts.....	3,374	3,358	3,328	3,279	3,244
11. Contract claims unpaid.....	466	514	608	144	232
12. Amounts recoverable on reinsurance.....	214	10	53	133	312
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.....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple beneficiary trust.....					
23. Funds deposited by and withheld from (F).....					
24. Letters of credit (L).....					
25. Trust agreements (T).....					
26. Other (O).....					

Annual Statement for the year 2018 of the **Universal Guaranty Life Insurance Company**  
**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12).....	342,286,608		342,286,608
2. Reinsurance (Line 16).....	391,889		391,889
3. Premiums and considerations (Line 15).....	400,595	317,285	717,880
4. Net credit for ceded reinsurance.....	XXX	26,522,586	26,522,586
5. All other admitted assets (balance).....	3,119,624		3,119,624
6. Total assets excluding Separate Accounts (Line 26).....	346,198,716	26,839,871	373,038,587
7. Separate Account assets (Line 27).....			0
8. Total assets (Line 28).....	346,198,716	26,839,871	373,038,587
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2).....	231,161,771	26,373,387	257,535,158
10. Liability for deposit-type contracts (Line 3).....	11,579,237		11,579,237
11. Claim reserves (Line 4).....	3,800,997	466,484	4,267,481
12. Policyholder dividends/reserves (Lines 5 through 7).....	381,653		381,653
13. Premium & annuity considerations received in advance (Line 8).....	27,833		27,833
14. Other contract liabilities (Line 9).....	11,307,003		11,307,003
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).....	27,915,291		27,915,291
20. Total liabilities excluding Separate Accounts (Line 26).....	286,173,785	26,839,871	313,013,656
21. Separate Account liabilities (Line 27).....			0
22. Total liabilities (Line 28).....	286,173,785	26,839,871	313,013,656
23. Capital & surplus (Line 38).....	60,024,931	XXX	60,024,931
24. Total liabilities, capital & surplus (Line 39).....	346,198,716	26,839,871	373,038,587
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves.....	26,373,387		
26. Claim reserves.....	466,484		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	26,839,871		
34. Premiums and considerations.....	317,285		
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.....	317,285		
41. Total net credit for ceded reinsurance.....	26,522,586		

**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	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
1. Alabama.....AL	47,186	.820				48,006
2. Alaska.....AK	1,114	.80				1,194
3. Arizona.....AZ	19,212	.800				20,012
4. Arkansas.....AR	109,849	.630				110,479
5. California.....CA	24,080	.647				24,727
6. Colorado.....CO	44,920	1,195				46,115
7. Connecticut.....CT	2,288	.800				3,088
8. Delaware.....DE	1,973					1,973
9. District of Columbia.....DC	2,648					2,648
10. Florida.....FL	262,653	.4,042				266,695
11. Georgia.....GA	99,025	.240				99,265
12. Hawaii.....HI	1,196					1,196
13. Idaho.....ID	4,491					4,491
14. Illinois.....IL	1,156,464	62,250				1,218,714
15. Indiana.....IN	193,546	14,290				207,836
16. Iowa.....IA	184,348	27,744				212,092
17. Kansas.....KS	410,042	2,580				412,622
18. Kentucky.....KY	57,952	1,046				58,998
19. Louisiana.....LA	242,360	1,953				244,313
20. Maine.....ME	.69					.69
21. Maryland.....MD	10,865	1,210				12,075
22. Massachusetts.....MA	3,756	.163				3,919
23. Michigan.....MI	153,894	1,912				155,806
24. Minnesota.....MN	12,108	.42				12,150
25. Mississippi.....MS	179,613	.1,011				180,624
26. Missouri.....MO	241,363	11,845				253,208
27. Montana.....MT	31,012	.360				31,372
28. Nebraska.....NE	56,624	2,655				59,279
29. Nevada.....NV	8,956					8,956
30. New Hampshire.....NH	.40					.40
31. New Jersey.....NJ	6,293	.1,562				7,855
32. New Mexico.....NM	25,259	1,427				26,686
33. New York.....NY	12,514	.186				12,700
34. North Carolina.....NC	139,132	.2,219				141,351
35. North Dakota.....ND	.325					.325
36. Ohio.....OH	2,125,463	20,622				2,146,085
37. Oklahoma.....OK	202,957	.3,838				206,795
38. Oregon.....OR	6,663					6,663
39. Pennsylvania.....PA	192,564	13,123				205,687
40. Rhode Island.....RI	.517					.517
41. South Carolina.....SC	145,200	.493				145,693
42. South Dakota.....SD	1,327	.80				1,407
43. Tennessee.....TN	146,203	.748				146,951
44. Texas.....TX	631,012	17,561				648,573
45. Utah.....UT	5,771	.320				6,091
46. Vermont.....VT	.100					.100
47. Virginia.....VA	116,844	.2,109				118,953
48. Washington.....WA	15,426	.149				15,575
49. West Virginia.....WV	457,252	.2,156				459,408
50. Wisconsin.....WI	23,309	.1,573				24,882
51. Wyoming.....WY	3,167	.180				3,347
52. American Samoa.....AS						0
53. Guam.....GU	.295					.295
54. Puerto Rico.....PR						0
55. US Virgin Islands.....VI						0
56. Northern Mariana Islands.....MP						0
57. Canada.....CAN						0
58. Aggregate Other Alien.....OT						0
59. Totals.....	7,821,240	.206,661	.0	.0	.0	8,027,901

**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)	*
<b>Members</b>															
			61-1129777..				First Southern Bancorp, Inc.	KY	UIP	Jesse T. Correll.....	Ownership.....	....62.000	Jesse T. Correll.....	.....Y.....	
			61-1233349..				First Southern Funding, LLC	KY	NIA	Jesse T. Correll.....	Ownership.....	....74.000	Jesse T. Correll.....	.....N.....	
			61-1396135..				First Southern Holdings, LLC	KY	UIP	First Southern Bancorp, Inc.	Ownership.....	....99.000	Jesse T. Correll.....	.....N.....	
			61-0290000..	702612			First Southern National Bank	KY	NIA	First Southern Bancorp, Inc.	Ownership.....	....100.000	Jesse T. Correll.....	.....Y.....	
			20-2907892..		832480	OTC	UTG, Inc.	DE	DS	First Southern Holdings, LLC	Ownership.....	....36.060	Jesse T. Correll.....	.....N.....	
	70130..		31-0727974..				Universal Guaranty Life Insurance Co.	OH	RE	UTG, Inc.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			76-0293391..				Imperial Plan, Inc.	TX	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			46-2793973..				BCG Land, LLC	KY	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			45-2035659..				Collier Beach, LLC	SC	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			81-3717960..				Consolidated Timberlands, LLC	GA	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....50.000	Jesse T. Correll.....	.....N.....	
			26-1700910..				Cumberland Woodlands, LLC	KY	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			61-1697704..				Red River Gorge Properties, LLC	KY	DS	Cumberland Woodlands, LLC	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			46-5378135..				Midland Superblock Partners, LLC	TX	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....74.120	Jesse T. Correll.....	.....N.....	
			83-2303037..				Bluegrass Land & Minerals	KY	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			20-3705703..				Stanford Wilderness Road, LLC	KY	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			45-3274236..				UG Acquisitions, LLC	DE	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			81-3227691..				Norris Lake Holdings, LLC	KY	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....90.000	Jesse T. Correll.....	.....N.....	
			47-1221269..				UGL Titusville Marina, LLC	FL	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			45-4146206..				UTG Avalon, LLC	FL	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....100.000	Jesse T. Correll.....	.....N.....	
			45-5506139..				VMA Mobile, LLC	DE	DS	Universal Guaranty Life Insurance Co.	Ownership.....	....50.000	Jesse T. Correll.....	.....N.....	

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
<b>Affiliated Transactions</b>												
00000.....	20-3705703.....	Stanford Wilderness Road, LLC.....		.....500,000								.....500,000
00000.....	61-1129777.....	First Southern Bancorp, Inc.....	.....(283,151)		.....(440,000)							.....(723,151)
00000.....	61-1233349.....	First Southern Funding, LLC.....			.....30,321							.....30,321
00000.....	61-0290000.....	First Southern National Bank.....										.....0
00000.....	20-2907892.....	UTG, Inc.....	.....5,000,000					.....7,189,244				.....12,189,244
00000.....	46-2793973.....	BCG Land, LLC.....	.....(544,094)	.....50,000								.....(494,094)
00000.....	26-1700910.....	Cumberland Woodlands, LLC.....	.....(566,748)									.....(566,748)
70130.....	31-0727974.....	Universal Guaranty Life Insurance Company.....	.....(3,167,005)	.....(870,000)	.....409,679		.....(7,189,244)					.....(10,816,570)
00000.....	46-5378135.....	Midland Superblock Partners, LLC.....	.....(348,341)									.....(348,341)
00000.....	83-2303037.....	Bluegrass Land & Minerals, LLC.....		.....320,000								.....320,000
00000.....	47-1376544.....	UGLIC, LLC.....	.....(90,661)									.....(90,661)
9999999.....	Control Totals.....		.....0	.....0	.....0	.....0	.....0	.....0	XXX	.....0	.....0	.....0

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

		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?		WAIVED
4. Will an actuarial opinion be filed by March 1?		YES
<b>MARCH FILING</b>		
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
<b>APRIL FILING</b>		
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
<b>JUNE FILING</b>		
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
<p>The following supplemental reports are required to be filed as part of your statement filing <b>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.</b></p> <p>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.</p>		
<b>MARCH FILING</b>		
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?		NO
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?		NO
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?		NO
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
<b>APRIL FILING</b>		
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?		NO
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?		YES
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?		NO
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?		NO
50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?		YES
51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?		NO
52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?		NO



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

35.

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



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



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



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



40.

41.

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



43.

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



45.

46.

47.

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



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

50.

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



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

53.



**Overflow Page**  
**NONE**

**Overflow Page**  
**NONE**

**VM-20 RESERVES SUPPLEMENT - PART 1**

\* 7 0 1 3 0 2 0 1 8 4 5 6 0 0 0 0 0 \*

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: 0

NAIC Company Code: 70130

(\$000 Omitted Except for Number of Policies)

	Prior Year	Current Year													Section C		
		1 Reported Reserve	2 Reported Reserve	3 Deferred Premium Asset	Section A					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	
					4 Net Premium Reserve	5 Deterministic Reserve	6 Stochastic Reserve	7 Number of Policies	8 Face Amount								
1.	Post-Reinsurance-Ceded Reserve																
1.1	Term Life Insurance.....									XXX.....	XXX.....						
1.2	Universal Life with Secondary Guarantee.....									XXX.....	XXX.....						
1.3	Non-participating Whole Life.....									XXX.....	XXX.....						
1.4	Participating Whole Life.....									XXX.....	XXX.....						
1.5	Universal Life without Secondary Guarantee.....									XXX.....	XXX.....						
1.6	Variable Universal Life.....									XXX.....	XXX.....						
1.7	Variable Life.....									XXX.....	XXX.....						
1.8	Indexed Life.....									XXX.....	XXX.....						
1.9	Aggregate write-ins for other products.....	0	0	0	0	0	0	XXX.....	XXX.....			0	0	XXX.....	XXX.....	0	XXX.....
2.	Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9).....	0	0	0	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....						
3.	Pre-Reinsurance-Ceded Reserves																
3.1	Term Life Insurance.....																
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	0	0
4.	Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9).....	0	0	0	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....						
5.	Total Reserves Ceded (Line 4 minus Line 2).....	0	0	0	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....						

**NONE****DETAILS OF WRITE-INS**

1.901										XXX.....	XXX.....						
1.902										XXX.....	XXX.....						
1.903										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.....
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.....
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	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	0

**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.....						
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	0	0	0	0

## 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 [ X ]

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):

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 [ ]

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 [ ] No [ ]

**SCHEDULE O SUPPLEMENT**

For the year ended December 31, 2018

**NONE**

Of The....Universal Guaranty Life Insurance Company

Address (City, State, Zip Code)....Columbus, OH 43215-4260

NAIC Group Code....0

NAIC Company Code....70130

Employer's ID Number....31-0727974

**SUPPLEMENTAL SCHEDULE O - PART 1**

Development of Incurred Losses

(\$000 OMITTED)

**Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2014	2 2015	3 2016	4 2017	5 2018 (a)
1. Prior.....	.....16	.....16	.....16	.....16	.....9
2. 2014.....					
3. 2015.....	....XXX.....				
4. 2016.....	....XXX.....	....XXX.....			
5. 2017.....	....XXX.....	....XXX.....	....XXX.....		
6. 2018.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....

**Section B - Other Accident and Health**

1. Prior.....	.....42	.....58	.....19	.....18
2. 2014.....	.....30			
3. 2015.....	....XXX.....	.....10		
4. 2016.....	....XXX.....	....XXX.....	.....15	
5. 2017.....	....XXX.....	....XXX.....	....XXX.....	.....6.....1
6. 2018.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....1

**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**

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

**SCHEDULE O SUPPLEMENT****SUPPLEMENTAL SCHEDULE O - PART 2**

## Development of Incurred Losses

(\$000 OMITTED)

**Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 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.....		
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

**Section B - Other 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.....	XXX.....

**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.....	XXX.....

**Universal Guaranty 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 2014	2 2015	3 2016	4 2017	5 2018
1. 2014.....				66	XXX.....
2. 2015.....	XXX.....				XXX.....
3. 2016.....	XXX.....	XXX			37
4. 2017.....	XXX.....	XXX	XXX		
5. 2018.....	XXX.....	XXX	XXX	XXX.....	

## Section B - Other Accident and Health

1. 2014.....	68		80	XXX.....	XXX.....
2. 2015.....	XXX.....	48			XXX.....
3. 2016.....	XXX.....	XXX	53		72
4. 2017.....	XXX.....	XXX	XXX	44	1
5. 2018.....	XXX.....	XXX	XXX	XXX.....	39

## 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

**Universal Guaranty 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.....					
2. 2015.....	XXX.....				
3. 2016.....	XXX.....	XXX.....			
4. 2017.....	XXX.....	XXX.....	XXX.....		
5. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	

**Section B - Other Accident and Health**

1. 2014.....					
2. 2015.....	XXX.....				
3. 2016.....	XXX.....	XXX.....			
4. 2017.....	XXX.....	XXX.....	XXX.....		
5. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	

**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.....	Other.....	156
2. Ordinary life.....	Other.....	3,315
3. Individual annuity.....	Other.....	193
4. Supplementary contracts.....		
5. Credit life.....	Other.....	
6. Group life.....	Other.....	80
7. Group annuities.....		
8. Group accident and health.....	Standard Valuation.....	28
9. Credit accident and health.....		
10. Other accident and health.....	Standard Valuation.....	91
11. Total.....		3,863

**Sch. O - Pt. 1 - Sn. D**  
**NONE**

**Sch. O - Pt. 1 - Sn. E**  
**NONE**

**Sch. O - Pt. 1 - Sn. F**  
**NONE**

**Sch. O - Pt. 1 - Sn. G**  
**NONE**

**Sch. O - Pt. 2 - Sn. D**  
**NONE**

**Sch. O - Pt. 2 - Sn. E**  
**NONE**

**Sch. O - Pt. 2 - Sn. F**  
**NONE**

**Sch. O - Pt. 2 - Sn. G**  
**NONE**

**Sch. O - Pt. 3 - Sn. D**  
**NONE**

**Sch. O - Pt. 3 - Sn. E**  
**NONE**

**Sch. O - Pt. 3 - Sn. F**  
**NONE**

**Sch. O - Pt. 3 - Sn. G**  
**NONE**

**Sch. O - Pt. 4 - Sn. D**  
**NONE**

**Sch. O - Pt. 4 - Sn. E**  
**NONE**

**Sch. O - Pt. 4 - Sn. F**  
**NONE**

**Sch. O - Pt. 4 - Sn. G**  
**NONE**

**2018 ALPHABETICAL INDEX**  
**LIFE ANNUAL STATEMENT BLANK**

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