



ANNUAL STATEMENT

For the Year Ended December 31, 2019
of the Condition and Affairs of the

The Order Of United Commercial Travelers Of America

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

NAIC Company Code..... 56383

Employer's ID Number..... 31-4273120

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Licensed as Business Type: Fraternal Benefit Society

Incorporated/Organized..... October 4, 1890

Commenced Business..... January 16, 1888

Statutory Home Office

1801 Watermark Drive Suite 100 .. Columbus .. OH .. US .. 43215
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

1801 Watermark Drive Suite 100 .. Columbus .. OH .. US .. 43215
(Street and Number) (City or Town, State, Country and Zip Code)

800-848-0123
(Area Code) (Telephone Number)

Mail Address

1801 Watermark Drive Suite 100 .. Columbus .. OH .. US .. 43215
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

1801 Watermark Drive Suite 100 .. Columbus .. OH .. US .. 43215
(Street and Number) (City or Town, State, Country and Zip Code)

800-848-0123
(Area Code) (Telephone Number)

Internet Web Site Address

www.uct.org

Statutory Statement Contact

Andrew Michael Swetnam
(Name)
aswetnam@uct.org
(E-Mail Address)

800-848-0123-1135
(Area Code) (Telephone Number) (Extension)
614-487-9675
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Mary Frances Applegate #	UCT President	2. Stephen Randal Desselles	UCT Secretary/Treasurer
3. Kevin Clare Hecker	Chief Executive Officer	4.	

OTHER

Kathryn Louise Chillinsky #	Vice-President, Membership & Communications	Kevin Joe Roberts #	Vice-President, Insurance Operations & Agent Services
Jeffrey Lee Smith MAAA, FCA	Consulting Actuary		

DIRECTORS OR TRUSTEES

Glenn Edward Suever	Stephen Randal Desselles	Mary Frances Applegate	David Allan Van Order #
Christopher Barry Phelan	David James Syrota	Dianna Jean Wolfe	Kenneth Eugene Milliser, Jr.
Stanna Kay Funk			

State of..... Ohio
County of..... Franklin

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.

Mary Frances Applegate
(Signature)
Mary Frances Applegate #
1. (Printed Name)
UCT President
(Title)

Stephen Randal Desselles
(Signature)
Stephen Randal Desselles
2. (Printed Name)
UCT Secretary/Treasurer
(Title)

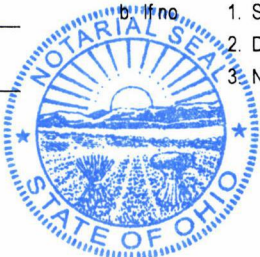
Kevin Clare Hecker
(Signature)
Kevin Clare Hecker
3. (Printed Name)
Chief Executive Officer
(Title)

Subscribed and sworn to before me
This 25 day of February 2020
Denise Sharif

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 []



DENISE SHARIF
Notary Public, State of Ohio
My Commission Expires 8-25-2020

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	11,719,136	0	11,719,136	13,314,482
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$....963,353, Schedule E-Part 1), cash equivalents (\$....170,595, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	1,133,947	0	1,133,947	710,037
6. Contract loans (including \$.....0 premium notes).....	712,710	0	712,710	746,626
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	0	0	0	0
9. Receivables for securities.....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	13,565,793	0	13,565,793	14,771,145
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	85,396	0	85,396	91,901
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	28,357	0	28,357	32,540
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	57,833	0	57,833	60,861
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	188,915	0	188,915	401,650
16.2 Funds held by or deposited with reinsured companies.....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	63,404	0	63,404	63,404
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	0	0	0	0
18.2 Net deferred tax asset.....	0	0	0	0
19. Guaranty funds receivable or on deposit.....	0	0	0	0
20. Electronic data processing equipment and software.....	153,971	80,765	73,206	13,378
21. Furniture and equipment, including health care delivery assets (\$.....0).....	21,128	21,128	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	0	0	0	0
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets.....	410,433	410,433	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	14,575,230	512,326	14,062,904	15,434,879
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTAL (Lines 26 and 27).....	14,575,230	512,326	14,062,904	15,434,879

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Other Assets Nonadmitted.....	210,079	210,079	0	0
2502. Commission Advances.....	115,798	115,798	0	0
2503. Supply Inventory.....	84,556	84,556	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	410,433	410,433	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....2,638,811 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	2,638,811	2,580,815
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	915,262	961,866
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	17,568	21,704
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	22,489	33,313
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	1,002,246	1,013,523
5.	Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....	0	0
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1	Policyholders' dividends and refunds to members apportioned for payment (including \$.....0 Modco).....	0	0
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....	0	0
6.3	Coupons and similar benefits (including \$.....0 Modco).....	0	0
7.	Amount provisionally held for deferred dividend policies not included in Line 6.....	0	0
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....105,597 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	106,245	113,187
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts.....	0	0
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	0	0
9.3	Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....	0	0
9.4	Interest Maintenance Reserve (IMR, Line 6).....	60,488	76,685
10.	Commissions to agents due or accrued - life and annuity contracts \$.....301, accident and health \$.....14,758 and deposit-type contract funds \$.....0.....	15,059	12,680
11.	Commissions and expense allowances payable on reinsurance assumed.....	0	0
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	438,026	834,758
13.	Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....	0	0
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	16,922	27,275
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	0	0
15.2	Net deferred tax liability.....	0	0
16.	Unearned investment income.....	0	0
17.	Amounts withheld or retained by reporting entity as agent or trustee.....	49,720	169,639
18.	Amounts held for agents' account, including \$.....0 agents' credit balances.....	0	0
19.	Remittances and items not allocated.....	15,736	10,819
20.	Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0
21.	Liability for benefits for employees and agents if not included above.....	0	0
22.	Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
23.	Dividends to stockholders declared and unpaid.....	0	0
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve (AVR Line 16, Col. 7).....	44,664	46,564
24.02	Reinsurance in unauthorized and certified (\$.....0) companies.....	0	0
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	0	0
24.04	Payable to parent, subsidiaries and affiliates.....	0	0
24.05	Drafts outstanding.....	0	0
24.06	Liability for amounts held under uninsured plans.....	0	0
24.07	Funds held under coinsurance.....	0	0
24.08	Derivatives.....	0	0
24.09	Payable for securities.....	0	0
24.10	Payable for securities lending.....	0	0
24.11	Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25.	Aggregate write-ins for liabilities.....	1,146,751	1,278,001
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	6,489,987	7,180,829
27.	From Separate Accounts Statement.....	0	0
28.	Total liabilities (Line 26 and 27).....	6,489,987	7,180,829
29.	Common capital stock.....	0	0
30.	Preferred capital stock.....	0	0
31.	Aggregate write-ins for other-than-special surplus funds.....	0	0
32.	Surplus notes.....	0	0
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	0	0
34.	Aggregate write-ins for special surplus funds.....	25,000	25,000
35.	Unassigned funds (surplus).....	7,547,917	8,229,050
36.	Less treasury stock, at cost:		
36.1	.....0.000 shares common (value included in Line 29 \$.....0).....	0	0
36.2	.....0.000 shares preferred (value included in Line 30 \$.....0).....	0	0
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	7,572,917	8,254,050
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	7,572,917	8,254,050
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	14,062,904	15,434,879
DETAILS OF WRITE-INS			
2501.	Amounts Payable to Reinsurer.....	849,680	924,501
2502.	Deferred Income.....	0	71,659
2503.	Unclaimed Funds.....	297,071	281,841
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,146,751	1,278,001
3101.	.....	0	0
3102.	.....	0	0
3103.	.....	0	0
3198.	Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.	Fraternal Fund.....	25,000	25,000
3402.	.....	0	0
3403.	.....	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	25,000	25,000

The Order Of United Commercial Travelers Of America
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	12,408,704	12,669,023
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	395,548	456,788
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	9,285	1,254
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	3,542,699	3,965,874
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	893,091	1,104,468
9. Totals (Lines 1 to 8.3)	17,249,327	18,197,407
10. Death benefits	186,150	234,091
11. Matured endowments (excluding guaranteed annual pure endowments)	1,280	18,355
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	90,766	26,222
13. Disability benefits and benefits under accident and health contracts	8,139,500	8,115,953
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	156,725	498,719
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	338	143
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	11,428	(679,702)
20. Totals (Lines 10 to 19)	8,586,187	8,213,781
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	2,642,370	3,040,128
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	6,925,891	7,670,596
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	298,169	324,953
25. Increase in loading on deferred and uncollected premiums	(723)	13,725
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	18,451,894	19,263,183
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,202,567)	(1,065,776)
30. Dividends to policyholders and refunds to members	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,202,567)	(1,065,776)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(1,202,567)	(1,065,776)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....6.913 (excluding taxes of \$.....0 transferred to the IMR)	97,821	236,041
35. Net income (Line 33 plus Line 34)	(1,104,746)	(829,735)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	8,254,050	9,213,236
37. Net income (Line 35)	(1,104,746)	(829,735)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	74,783	(180,711)
40. Change in net deferred income tax	0	0
41. Change in nonadmitted assets	346,929	42,406
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis (increase) or decrease	0	0
44. Change in asset valuation reserve	1,900	8,855
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(681,134)	(959,186)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	7,572,917	8,254,050
DETAILS OF WRITE-INS		
08.301. Donations	30,897	29,564
08.302. Supreme Dues	626,894	706,165
08.303. Miscellaneous Income	235,300	368,739
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	893,091	1,104,468
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.	0	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	12,409,696	12,657,501
2. Net investment income.....	428,613	709,240
3. Miscellaneous income.....	4,435,790	5,588,975
4. Total (Lines 1 through 3).....	17,274,098	18,955,716
5. Benefit and loss related payments.....	8,384,125	9,003,165
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	10,398,850	10,769,801
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	0	0
10. Total (Lines 5 through 9).....	18,782,975	19,772,966
11. Net cash from operations (Line 4 minus Line 10).....	(1,508,877)	(817,250)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	3,005,637	3,670,350
12.2 Stocks.....	0	0
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	2,718	0
12.7 Miscellaneous proceeds.....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	3,008,355	3,670,350
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	1,277,035	1,622,571
13.2 Stocks.....	0	0
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	1,277,035	1,622,571
14. Net increase (decrease) in contract loans and premium notes.....	(33,916)	(42,196)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	1,765,236	2,089,975
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(4,923)	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	172,474	(272,681)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	167,551	(272,681)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	423,910	1,000,044
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	710,037	(290,007)
19.2 End of year (Line 18 plus Line 19.1).....	1,133,947	710,037
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001	0	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts.....	12,408,704	147,029	.0	6,141	.0	12,255,534	.0	.0	.0
2. Considerations for supplementary contracts with life contingencies.....	.0	XXX	XXX	.0	.0	XXX	XXX	.0	XXX
3. Net investment income.....	395,548	184,245	.0	46,128	.0	165,175	.0	.0	.0
4. Amortization of Interest Maintenance Reserve (IMR).....	9,285	4,325	.0	1,083	.0	3,877	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
6. Commissions and expense allowances on reinsurance ceded.....	3,542,699	97,022	.0	1,850	.0	3,443,827	XXX	.0	.0
7. Reserve adjustments on reinsurance ceded.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
8.2 Charges and fees for deposit-type contracts.....	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
8.3 Aggregate write-ins for miscellaneous income.....	893,091	.0	.0	.0	.0	235,300	657,791	.0	.0
9. Totals (Lines 1 to 8.3).....	17,249,327	432,621	.0	55,202	.0	16,103,713	657,791	.0	.0
10. Death benefits.....	186,150	186,150	.0	.0	.0	XXX	XXX	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments).....	1,280	1,280	.0	.0	.0	XXX	XXX	.0	.0
12. Annuity benefits.....	90,766	XXX	XXX	90,766	.0	XXX	XXX	.0	XXX
13. Disability benefits and benefits under accident and health contracts.....	8,139,500	.0	.0	.0	.0	8,139,500	XXX	.0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
15. Surrender benefits and withdrawals for life contracts.....	156,725	156,725	.0	.0	.0	XXX	XXX	.0	.0
16. Group conversions.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds.....	338	338	.0	.0	.0	.0	XXX	.0	.0
18. Payments on supplementary contracts with life contingencies.....	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
19. Increase in aggregate reserves for life and accident and health contracts.....	11,428	111,649	.0	(53,615)	.0	(46,606)	XXX	.0	.0
20. Totals (Lines 10 to 19).....	8,586,187	456,142	.0	37,151	.0	8,092,894	XXX	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	2,642,370	52,152	.0	.0	.0	2,590,218	.0	.0	XXX
22. Commissions and expense allowances on reinsurance assumed.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
23. General insurance expenses and fraternal expenses.....	6,925,891	318,432	.0	83,900	.0	5,712,136	811,423	.0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	298,169	13,949	.0	3,675	.0	250,211	30,334	.0	.0
25. Increase in loading on deferred and uncollected premiums.....	(723)	(723)	.0	.0	.0	.0	XXX	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
27. Aggregate write-ins for deductions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27).....	18,451,894	839,952	.0	124,726	.0	16,645,459	841,757	.0	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(1,202,567)	(407,331)	.0	(69,524)	.0	(541,746)	(183,966)	.0	.0
30. Dividends to policyholders and refunds to members.....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(1,202,567)	(407,331)	.0	(69,524)	.0	(541,746)	(183,966)	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(1,202,567)	(407,331)	.0	(69,524)	.0	(541,746)	(183,966)	.0	.0
34. Policies/certificates in force end of year.....	34,294	2,764	.0	98	.0	31,432	XXX	.0	.0
DETAILS OF WRITE-INS									
08.301. Donations.....	30,897	.0	.0	.0	.0	.0	30,897	.0	.0
08.302. Supreme Dues.....	626,894	.0	.0	.0	.0	.0	626,894	.0	.0
08.303. Miscellaneous Income.....	235,300	.0	.0	.0	.0	235,300	.0	.0	.0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	893,091	.0	.0	.0	.0	235,300	657,791	.0	.0
2701. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2702. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2703. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a).....	147,029	.0	126,127	22,632	.0	(1,730)	.0	.0	.0	.0	.0	.0
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	184,245	.0	169,298	6,101	.0	8,846	.0	.0	.0	.0	.0	.0
4. Amortization of Interest Maintenance Reserve (IMR).....	4,325	.0	3,974	143	.0	208	.0	.0	.0	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded.....	97,022	.0	71,759	15,109	.0	10,154	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.3 Aggregate write-ins for miscellaneous income.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 to 8.3).....	432,621	.0	371,158	43,985	.0	17,478	.0	.0	.0	.0	.0	.0
10. Death benefits.....	186,150	.0	192,078	(6,681)	.0	753	.0	.0	.0	.0	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments).....	1,280	.0	1,280	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts.....	156,725	.0	110,967	45,401	.0	357	.0	.0	.0	.0	.0	.0
16. Group conversions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds.....	338	.0	.0	338	.0	.0	.0	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Increase in aggregate reserves for life and accident and health contracts.....	111,649	.0	99,754	2,604	.0	9,291	.0	.0	.0	.0	.0	.0
20. Totals (Lines 10 to 19).....	456,142	.0	404,079	41,662	.0	10,401	.0	.0	.0	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	52,152	.0	37,791	11,091	.0	3,270	.0	.0	.0	.0	.0	XXX
22. Commissions and expense allowances on reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses.....	318,432	.0	292,599	10,544	.0	15,289	.0	.0	.0	.0	.0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	13,949	.0	12,817	462	.0	670	.0	.0	.0	.0	.0	.0
25. Increase in loading on deferred and uncollected premiums.....	(723)	.0	(664)	(24)	.0	(35)	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27).....	839,952	.0	746,622	63,735	.0	29,595	.0	.0	.0	.0	.0	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(407,331)	.0	(375,464)	(19,750)	.0	(12,117)	.0	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(407,331)	.0	(375,464)	(19,750)	.0	(12,117)	.0	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(407,331)	.0	(375,464)	(19,750)	.0	(12,117)	.0	.0	.0	.0	.0	.0
34. Policies/certificates in force end of year.....	2,764	.0	2,331	251	.0	182	.0	.0	.0	.0	.0	.0

DETAILS OF WRITE-INS

08.301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2701. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2702. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2703. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

- (a) Include premium amounts for preneed plans included in Line 1. 0
- (b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
- (c) Individual and Group Credit Life are combined and included on page. (indicate whether included with Individual or Group).

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b).....	0	0	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	0	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR).....	0	0	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded.....	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded.....	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts.....	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	0	0	0	0	0	0	0	0	0
10. Death benefits.....	0	0	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments).....	0	0	0	0	0	0	0	0	0
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts.....	0	0	0	0	0	0	0	0	0
16. Group conversions.....	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds.....	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies.....	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts.....	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed.....	0	0	0	0	0	0	0	0	0
23. General insurance expenses.....	0	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums.....	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	0	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	0	0	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	0	0	0	0	0	0	0	0	0

DETAILS OF WRITE-INS

08.301.	0	0	0	0	0	0	0	0	0
08.302.	0	0	0	0	0	0	0	0	0
08.303.	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0
2701.	0	0	0	0	0	0	0	0	0
2702.	0	0	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0

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

(b) Include premium amounts for preneed plans included in Line 1. 0

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts.....	6,141	6,141	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income.....	46,128	46,128	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR).....	1,083	1,083	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded.....	1,850	1,850	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded.....	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts.....	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	55,202	55,202	0	0	0	0	0
10. Death benefits.....	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments).....	0	0	0	0	0	0	0
12. Annuity benefits.....	90,766	90,766	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts.....	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts.....	0	0	0	0	0	0	0
16. Group conversions.....	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds.....	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies.....	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts.....	(53,615)	(53,615)	0	0	0	0	0
20. Totals (Lines 10 to 19).....	37,151	37,151	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed.....	0	0	0	0	0	0	0
23. General insurance expenses.....	83,900	83,900	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	3,675	3,675	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums.....	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	124,726	124,726	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(69,524)	(69,524)	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(69,524)	(69,524)	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(69,524)	(69,524)	0	0	0	0	0
34. Policies/certificates in force end of year.....	98	98	0	0	0	0	0
DETAILS OF WRITE-INS							
08.301.	0	0	0	0	0	0	0
08.302.	0	0	0	0	0	0	0
08.303.	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0
2701.	0	0	0	0	0	0	0
2702.	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other
1. Premiums for group annuity contracts.....	0	.0	.0	.0	.0	0	.0
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income.....	0	.0	.0	.0	.0	0	.0
4. Amortization of Interest Maintenance Reserve (IMR).....	0	.0	.0	.0	.0	0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0	.0	.0	.0	.0	0	.0
6. Commissions and expense allowances on reinsurance ceded.....	0	.0	.0	.0	.0	0	.0
7. Reserve adjustments on reinsurance ceded.....	0	.0	.0	.0	.0	0	.0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	.0	.0	.0	.0	0	.0
8.2 Charges and fees for deposit-type contracts.....	0	.0	.0	.0	.0	0	.0
8.3 Aggregate write-ins for miscellaneous income.....	0	.0	.0	.0	.0	0	.0
9. Totals (Lines 1 to 8.3).....	0	.0	.0	.0	.0	0	.0
10. Death benefits.....	0	.0	.0	.0	.0	0	.0
11. Matured endowments (excluding guaranteed annual pure endowments).....	0	.0	.0	.0	.0	0	.0
12. Annuity benefits.....	0	.0	.0	.0	.0	0	.0
13. Disability benefits and benefits under accident and health contracts.....	0	.0	.0	.0	.0	0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0	.0	.0	.0	.0	0	.0
15. Surrender benefits and withdrawals for life contracts.....	0	.0	.0	.0	.0	0	.0
16. Group conversions.....	0	.0	.0	.0	.0	0	.0
17. Interest and adjustments on contract or deposit-type contract funds.....	0	.0	.0	.0	.0	0	.0
18. Payments on supplementary contracts with life contingencies.....	0	.0	.0	.0	.0	0	.0
19. Increase in aggregate reserves for life and accident and health contracts.....	0	.0	.0	.0	.0	0	.0
20. Totals (Lines 10 to 19).....	0	.0	.0	.0	.0	0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0	.0	.0	.0	.0	0	.0
22. Commissions and expense allowances on reinsurance assumed.....	0	.0	.0	.0	.0	0	.0
23. General insurance expenses.....	0	.0	.0	.0	.0	0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0	.0	.0	.0	.0	0	.0
25. Increase in loading on deferred and uncollected premiums.....	0	.0	.0	.0	.0	0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0	.0	.0	.0	.0	0	.0
27. Aggregate write-ins for deductions.....	0	.0	.0	.0	.0	0	.0
28. Totals (Lines 20 to 27).....	0	.0	.0	.0	.0	0	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	0	.0	.0	.0	.0	0	.0
30. Dividends to policyholders and refunds to members.....	0	.0	.0	.0	.0	0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	0	.0	.0	.0	.0	0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	0	.0	.0	.0	.0	0	.0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	0	.0	.0	.0	.0	0	.0
34. Policies/certificates in force end of year.....	0	.0	.0	.0	.0	0	.0
DETAILS OF WRITE-INS							
08.301.	0	.0	.0	.0	.0	0	.0
08.302.	0	.0	.0	.0	.0	0	.0
08.303.	0	.0	.0	.0	.0	0	.0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	.0	.0	.0	.0	0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	.0	.0	.0	.0	0	.0
2701.	0	.0	.0	.0	.0	0	.0
2702.	0	.0	.0	.0	.0	0	.0
2703.	0	.0	.0	.0	.0	0	.0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	.0	.0	.0	.0	0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	.0	.0	.0	.0	0	.0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only							
1. Premiums for accident and health contracts.....	12,255,534	.0	.0	2,827,804	.0	.0	.0	.0	.0	.0	.0	498	9,427,232
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	165,175	.0	.0	151,116	.0	.0	.0	.0	.0	.0	.0	.0	14,059
4. Amortization of Interest Maintenance Reserve (IMR).....	3,877	.0	.0	3,547	.0	.0	.0	.0	.0	.0	.0	.0	330
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded.....	3,443,827	.0	.0	3,293,795	.0	.0	.0	.0	.0	.0	.0	.0	150,032
7. Reserve adjustments on reinsurance ceded.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Sep. Accts.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income.....	235,301	.0	.0	185,949	.0	.0	.0	.0	.0	.0	.0	.0	49,352
9. Totals (Lines 1 to 8.3).....	16,103,714	.0	.0	6,462,211	.0	.0	.0	.0	.0	.0	.0	498	9,641,005
10. Death benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments).....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	8,139,500	.0	.0	2,153,529	.0	.0	.0	.0	.0	.0	.0	.0	5,985,971
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts.....	(46,606)	.0	.0	34,068	.0	.0	.0	.0	.0	.0	.0	.0	(80,674)
20. Totals (Lines 10 to 19).....	8,092,894	.0	.0	2,187,597	.0	.0	.0	.0	.0	.0	.0	.0	5,905,297
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	2,590,218	.0	.0	844,938	.0	.0	.0	.0	.0	.0	.0	.0	1,745,280
22. Commissions and expense allowances on reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses.....	5,712,136	.0	.0	3,666,480	.0	.0	.0	.0	.0	.0	.0	.0	2,045,656
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	250,211	.0	.0	193,457	.0	.0	.0	.0	.0	.0	.0	.0	56,754
25. Increase in loading on deferred and uncollected premiums.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27).....	16,645,459	.0	.0	6,892,472	.0	.0	.0	.0	.0	.0	.0	.0	9,752,987
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(541,745)	.0	.0	(430,261)	.0	.0	.0	.0	.0	.0	.0	498	(111,982)
30. Dividends to policyholders and refunds to members.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(541,745)	.0	.0	(430,261)	.0	.0	.0	.0	.0	.0	.0	498	(111,982)
32. Federal income taxes incurred (excluding tax on capital gains).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(541,745)	.0	.0	(430,261)	.0	.0	.0	.0	.0	.0	.0	498	(111,982)
34. Policies/certificates in force end of year.....	31,432	.0	.0	8,117	.0	.0	.0	.0	.0	.0	.0	.1	23,314

DETAILS OF WRITE-INS

08.301. Donations.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.302. Supreme Dues.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.303. Miscellaneous Income.....	235,301	.0	.0	185,949	.0	.0	.0	.0	.0	.0	.0	.0	49,352
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	235,301	.0	.0	185,949	.0	.0	.0	.0	.0	.0	.0	.0	49,352
2701. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2702. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2703. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are :

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31, prior year.....	1,747,331	0	1,658,170	62,759	0	26,402	0	0	0	0	0	0
2. Tabular net premiums or considerations.....	185,231	0	147,850	33,970	0	3,410	0	0	0	0	0	0
3. Present value of disability claims incurred.....	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest.....	68,549	0	64,302	3,134	0	1,113	0	0	0	0	0	0
5. Tabular less actual reserve released.....	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis.....	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net).....	213,000	0	199,500	3,226	0	10,274	0	0	0	0	0	0
8. Totals (Lines 1 to 7).....	2,214,111	0	2,069,823	103,088	0	41,200	0	0	0	0	0	0
9. Tabular cost.....	112,772	0	48,459	56,004	0	8,308	0	0	0	0	0	0
10. Reserves released by death.....	128,506	0	128,452	0	0	54	0	0	0	0	0	0
11. Reserves released by other terminations (net).....	113,894	0	111,200	2,337	0	357	0	0	0	0	0	0
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts.....	0	0	0	0	0	0	0	0	0	0	0	0
14. Total deductions (Lines 9 to 13).....	355,173	0	288,112	58,341	0	8,719	0	0	0	0	0	0
15. Reserve December 31, current year.....	1,858,938	0	1,781,711	44,747	0	32,480	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year.....	8,394,980	0	7,885,918	0	0	509,062	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV.....	7,868,493	0	7,421,878	0	0	446,615	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31, prior year.....	0	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations.....	0	0	0	0	0	0	0	0	0
3. Present value of disability claims incurred.....	0	0	0	0	0	0	0	0	0
4. Tabular interest.....	0	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released.....	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis.....	0	0	0	0	0	0	0	0	0
7. Other increases (net).....	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7).....	0	0	0	0	0	0	0	0	0
9. Tabular cost.....	0	0	0	0	0	0	0	0	0
10. Reserves released by death.....	0	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net).....	0	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts.....	0	0	0	0	0	0	0	0	0
14. Total deductions (Lines 9 to 13).....	0	0	0	0	0	0	0	0	0
15. Reserve December 31, current year.....	0	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSA ending balance December 31, current year.....	0	0	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV.....	0	0	0	0	0	0	0	0	0

7.2

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	833,488	833,488	0	0	0	0	0
2. Tabular net premiums or considerations.....	5,834	5,834	0	0	0	0	0
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	54,284	54,284	0	0	0	0	0
5. Tabular less actual reserve released.....	(20,866)	(20,866)	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis.....	0	0	0	0	0	0	0
7. Other increases (net).....	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7).....	872,740	872,740	0	0	0	0	0
9. Tabular cost.....	0	0	0	0	0	0	0
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	92,867	92,867	0	0	0	0	0
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts.....	0	0	0	0	0	0	0
14. Total deductions (Lines 9 to 13).....	92,867	92,867	0	0	0	0	0
15. Reserve December 31, current year.....	779,873	779,873	0	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	2,740,500	2,740,500	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV.....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	0	0	0	0	0	0	0
2. Tabular net premiums or considerations.....	0	0	0	0	0	0	0
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	0	0	0	0	0	0	0
5. Tabular less actual reserve released.....	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis.....	0	0	0	0	0	0	0
7. Other increases (net).....	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7).....	0	0	0	0	0	0	0
9. Tabular cost.....	0	0	0	0	0	0	0
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	0	0	0	0	0	0	0
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts.....	0	0	0	0	0	0	0
14. Total deductions (Lines 9 to 13).....	0	0	0	0	0	0	0
15. Reserve December 31, current year.....	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV.....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds.....	(a).....40,231	.....41,889
1.1	Bonds exempt from U.S. tax.....	(a).....0	.....0
1.2	Other bonds (unaffiliated).....	(a).....348,297	.....340,134
1.3	Bonds of affiliates.....	(a).....0	.....0
2.1	Preferred stocks (unaffiliated).....	(b).....0	.....0
2.11	Preferred stocks of affiliates.....	(b).....0	.....0
2.2	Common stocks (unaffiliated).....	.....0	.....0
2.21	Common stocks of affiliates.....	.....0	.....0
3.	Mortgage loans.....	(c).....0	.....0
4.	Real estate.....	(d).....0	.....0
5.	Contract loans.....	.....55,536	.....55,536
6.	Cash, cash equivalents and short-term investments.....	(e).....16,672	.....16,672
7.	Derivative instruments.....	(f).....0	.....0
8.	Other invested assets.....	.....0	.....0
9.	Aggregate write-ins for investment income.....	.....55	.....54
10.	Total gross investment income.....	.....460,792	.....454,286
11.	Investment expenses.....		(g).....58,737
12.	Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13.	Interest expense.....		(h).....0
14.	Depreciation on real estate and other invested assets.....		(i).....0
15.	Aggregate write-ins for deductions from investment income.....		.....0
16.	Total deductions (Lines 11 through 15).....		.....58,737
17.	Net investment income (Line 10 minus Line 16).....		.....395,549

DETAILS OF WRITE-INS

0901.	Misc. Investment Income.....	.....55	.....54
0902.	.....	.....0	.....0
0903.	.....	.....0	.....0
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....55	.....54
1501.	.....		.....0
1502.	.....		.....0
1503.	.....		.....0
1598.	Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		.....0

- (a) Includes \$.....8,156 accrual of discount less \$.....38,251 amortization of premium and less \$....6,056 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....5,186 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds.....	.....(675)	.....0	.....(675)	.....0	.....0
1.1	Bonds exempt from U.S. tax.....	.....0	.....0	.....0	.....0	.....0
1.2	Other bonds (unaffiliated).....	.....91,097	.....4,680	.....95,777	.....0	.....213,182
1.3	Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4.	Real estate.....	.....0	.....0	.....0	.....0	.....0
5.	Contract loans.....	.....0	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments.....	.....2,718	.....0	.....2,718	.....0	.....0
7.	Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8.	Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....	.....93,141	.....4,680	.....97,821	.....0	.....213,182

DETAILS OF WRITE-INS

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

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

		1	2		Insurance Group		Accident and Health			11	12		
		Total	Industrial Life	Ordinary		Credit Life (Group and Individual)	6	7	8	9	10	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
				3	4									5
				Life Insurance	Individual Annuities		Life Insurance	Annuities	Group	Credit (Group & Individual)	Other		
FIRST YEAR (other than single)													
1.	Uncollected.....	0	0	0	0	0	0	0	0	0	0	0	0
2.	Deferred and accrued.....	4,408	0	4,408	0	0	0	0	0	0	0	0	0
3.	Deferred, accrued and uncollected:												
3.1	Direct.....	5,881	0	5,881	0	0	0	0	0	0	0	0	0
3.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
3.3	Reinsurance ceded.....	1,474	0	1,474	0	0	0	0	0	0	0	0	0
3.4	Net (Line 1 + Line 2).....	4,408	0	4,408	0	0	0	0	0	0	0	0	0
4.	Advance.....	0	0	0	0	0	0	0	0	0	0	0	0
5.	Line 3.4 - Line 4.....	4,408	0	4,408	0	0	0	0	0	0	0	0	0
6.	Collected during year:												
6.1	Direct.....	9,141	0	9,141	0	0	0	0	0	0	0	0	0
6.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
6.3	Reinsurance ceded.....	2,768	0	2,768	0	0	0	0	0	0	0	0	0
6.4	Net.....	6,373	0	6,373	0	0	0	0	0	0	0	0	0
7.	Line 5 + Line 6.4.....	10,781	0	10,781	0	0	0	0	0	0	0	0	0
8.	Prior year (uncollected + deferred and accrued - advance).....	2,358	0	2,358	0	0	0	0	0	0	0	0	0
9.	First year premiums and considerations:												
9.1	Direct.....	12,498	0	12,498	0	0	0	0	0	0	0	0	0
9.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
9.3	Reinsurance ceded.....	4,075	0	4,075	0	0	0	0	0	0	0	0	0
9.4	Net (Line 7 - Line 8).....	8,423	0	8,423	0	0	0	0	0	0	0	0	0
SINGLE													
10.	Single premiums and considerations:												
10.1	Direct.....	0	0	0	0	0	0	0	0	0	0	0	0
10.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
10.3	Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0	0
10.4	Net.....	0	0	0	0	0	0	0	0	0	0	0	0
RENEWAL													
11.	Uncollected.....	28,971	0	613	0	0	0	0	0	0	28,358	0	0
12.	Deferred and accrued.....	56,842	0	56,842	0	0	0	0	0	0	0	0	0
13.	Deferred, accrued and uncollected:												
13.1	Direct.....	325,901	0	235,611	0	0	0	0	0	0	90,290	0	0
13.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
13.3	Reinsurance ceded.....	240,088	0	178,156	0	0	0	0	0	0	61,932	0	0
13.4	Net (Line 11 + Line 12).....	85,813	0	57,455	0	0	0	0	0	0	28,358	0	0
14.	Advance.....	106,245	0	648	0	0	0	0	0	0	105,597	0	0
15.	Line 13.4 - Line 14.....	(20,432)	0	56,807	0	0	0	0	0	0	(77,239)	0	0
16.	Collected during year:												
16.1	Direct.....	44,743,034	0	666,062	18,312	0	0	0	0	0	44,058,660	0	0
16.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
16.3	Reinsurance ceded.....	32,339,727	0	521,354	12,171	0	0	0	0	0	31,806,202	0	0
16.4	Net.....	12,403,307	0	144,708	6,141	0	0	0	0	0	12,252,458	0	0
17.	Line 15 + Line 16.4.....	12,382,875	0	201,515	6,141	0	0	0	0	0	12,175,219	0	0
18.	Prior year (uncollected + deferred and accrued - advance).....	(17,406)	0	62,908	0	0	0	0	0	0	(80,314)	0	0
19.	Renewal premiums and considerations:												
19.1	Direct.....	44,770,031	0	641,970	18,312	0	0	0	0	0	44,109,749	0	0
19.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Reinsurance ceded.....	32,369,750	0	503,363	12,171	0	0	0	0	0	31,854,216	0	0
19.4	Net (Line 17 - Line 18).....	12,400,281	0	138,607	6,141	0	0	0	0	0	12,255,533	0	0
TOTAL													
20.	Total premiums and annuity considerations:												
20.1	Direct.....	44,782,529	0	654,468	18,312	0	0	0	0	0	44,109,749	0	0
20.2	Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
20.3	Reinsurance ceded.....	32,373,825	0	507,438	12,171	0	0	0	0	0	31,854,216	0	0
20.4	Net (Lines 9.4 + 10.4 + 19.4).....	12,408,704	0	147,030	6,141	0	0	0	0	0	12,255,533	0	0

EXHIBIT 1 - PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	Insurance										12
	Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		8 Group	Accident and Health		11 Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities		9 Credit (Group & Individual)	10 Other		
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums.....	0	0	0	0	0	0	0	0	0	0	0	0
22. All other.....	0	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0	0
23.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded.....	3,542,699	0	97,023	1,850	0	0	0	0	0	3,443,826	0	0
25.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed.....	3,542,699	0	97,023	1,850	0	0	0	0	0	3,443,826	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6).....	3,542,699	0	97,023	1,850	0	0	0	0	0	3,443,826	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	3,542,699	0	97,023	1,850	0	0	0	0	0	3,443,826	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single).....	676,567	0	9,466	0	0	0	0	0	0	667,101	0	0
28. Single.....	0	0	0	0	0	0	0	0	0	0	0	0
29. Renewal.....	1,965,803	0	42,686	0	0	0	0	0	0	1,923,117	0	0
30. Deposit-type contract funds.....	0	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21).....	2,642,370	0	52,152	0	0	0	0	0	0	2,590,218	0	0

The Order Of United Commercial Travelers Of America
EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent.....	29,638	0	420,794	0	0	40,000	490,433
2.	Salaries and wages.....	166,983	0	2,370,755	0	8,000	395,220	2,940,959
3.11	Contributions for benefit plans for employees.....	20,696	0	293,836	0	0	62,383	376,914
3.12	Contributions for benefit plans for agents.....	0	0	0	0	0	0	0
3.21	Payments to employees under non-funded benefit plans.....	0	0	0	0	0	0	0
3.22	Payments to agents under non-funded benefit plans.....	0	0	0	0	0	0	0
3.31	Other employee welfare.....	12,364	0	175,544	0	0	1,455	189,363
3.32	Other agent welfare.....	0	0	0	0	0	0	0
4.1	Legal fees and expenses.....	5,643	0	80,117	0	0	0	85,760
4.2	Medical examination fees.....	736	0	10,454	0	0	0	11,191
4.3	Inspection report fees.....	1,664	0	23,624	0	0	0	25,288
4.4	Fees of public accountants and consulting actuaries.....	41,900	0	594,880	0	0	0	636,780
4.5	Expense of investigation and settlement of policy claims.....	0	0	0	0	0	0	0
5.1	Traveling expenses.....	1,622	0	23,026	0	0	31,432	56,080
5.2	Advertising.....	0	0	0	0	0	0	0
5.3	Postage, express, telegraph and telephone.....	17,255	0	244,981	0	0	4,092	266,328
5.4	Printing and stationery.....	2,900	0	41,171	0	0	101	44,172
5.5	Cost or depreciation of furniture and equipment.....	703	0	9,985	0	0	0	10,688
5.6	Rental of equipment.....	37,591	0	533,707	0	0	0	571,298
5.7	Cost or depreciation of EDP equipment and software.....	5,322	0	75,553	0	0	0	80,874
6.1	Books and periodicals.....	0	0	0	0	0	0	0
6.2	Bureau and association fees.....	2,279	0	32,351	0	0	1,831	36,461
6.3	Insurance, except on real estate.....	6,091	0	86,477	0	0	0	92,568
6.4	Miscellaneous losses.....	0	0	0	0	0	0	0
6.5	Collection and bank service charges.....	1,540	0	21,868	0	0	0	23,408
6.6	Sundry general expenses.....	25	0	348	0	0	0	373
6.7	Group service and administration fees.....	0	0	0	0	0	0	0
6.8	Reimbursements by uninsured plans.....	0	0	0	0	0	0	0
7.1	Agency expense allowance.....	0	0	0	0	0	0	0
7.2	Agents' balances charged off (less \$.....0 recovered).....	0	0	0	0	0	0	0
7.3	Agency conferences other than local meetings.....	0	0	0	0	0	0	0
8.1	Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX	38,506	38,506
8.2	Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only).....	XXX	XXX	XXX	XXX	XXX	153,366	153,366
9.1	Real estate expenses.....	0	0	0	0	0	0	0
9.2	Investment expenses not included elsewhere.....	0	0	0	0	50,737	0	50,737
9.3	Aggregate write-ins for expenses.....	47,379	0	672,664	0	0	83,037	803,080
10.	General expenses Incurred.....	402,332	0	5,712,135	0	58,737	(b) 811,423	(a) 6,984,627
11.	General expenses unpaid December 31, prior year.....	36,943	0	708,343	0	7,219	82,253	834,758
12.	General expenses unpaid December 31, current year.....	25,231	0	358,225	0	3,684	50,886	438,026
13.	Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0	0	0	0
14.	Amounts receivable relating to uninsured plans, current year.....	0	0	0	0	0	0	0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	414,044	0	6,062,253	0	62,272	842,790	7,381,359

DETAILS OF WRITE-INS

09.301.	Board Expenses.....	6,155	0	87,390	0	0	0	93,545
09.302.	Professional Fees.....	14,981	0	212,688	0	0	0	227,669
09.303.	Membership Promotions.....	0	0	0	0	0	38,605	38,605
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	26,243	0	372,585	0	0	44,432	443,261
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	47,379	0	672,664	0	0	83,037	803,080

- (a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):
1. Charitable \$....41,169; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....0
5. Religious \$.....0; 6. Membership \$....77,111; 7. Other \$....693,142; 8. Total \$....811,423

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

		Insurance			4	5	6
		1	2	3			
					Investment	Fraternal	Total
1.	Real estate taxes.....	0	0	0	0	0	0
2.	State insurance department licenses and fees.....	4,539	64,445	0	0	0	68,984
3.	State taxes on premiums.....	0	0	0	0	0	0
4.	Other state taxes, including \$.....0 for employee benefits.....	754	10,705	0	0	0	11,459
5.	U.S. Social Security taxes.....	12,330	175,061	0	0	30,334	217,726
6.	All other taxes.....	0	0	0	0	0	0
7.	Taxes, licenses and fees incurred.....	17,624	250,211	0	0	30,334	298,169
8.	Taxes, licenses and fees unpaid December 31, prior year.....	1,248	23,928	0	0	2,099	27,275
9.	Taxes, licenses and fees unpaid December 31, current year.....	1,000	14,200	0	0	1,722	16,922
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	17,871	259,939	0	0	30,712	308,522

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

DETAILS OF WRITE-INS

0801.	.....	0	0
0802.	.....	0	0
0803.	.....	0	0
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. A.E. 3.5% NLP ANB CRF.....	2,000	.....0	.....2,000	.....0	.....0
0100002. 41 CSO 2.5% CRVM ANB CRF.....	16,593	.....0	.....16,593	.....0	.....0
0100003. 41 CSO 2.5% NLP ANB CRF.....	45,538	.....0	.....45,538	.....0	.....0
0100004. 58 CSO 2.5% NJ ALB CFT.....	77,385	.....0	.....77,385	.....0	.....0
0100005. 58 CSO 2.5% NLP ALB CFT.....	44,930	.....0	.....44,930	.....0	.....0
0100006. 58 CET 2.5% NJ ALB CFT.....	4,491	.....0	.....4,491	.....0	.....0
0100007. 58 CSO ALB NL 4%.....	76,705	.....0	.....76,705	.....0	.....0
0100008. 80 CSO ALB CRVM 5.0%.....	142,159	.....0	.....142,159	.....0	.....0
0100009. 80 CSO ALB NL 5.0%.....	.....0	.....0	.....0	.....0	.....0
0100010. 80 CSO ALB CRVM 4.5%.....	6,657,764	.....0	.....6,657,764	.....0	.....0
0100011. 80 CSO ALB NL 4.5%.....	1,999,310	.....0	.....1,999,310	.....0	.....0
0100012. 80 CSO ALB CRVM 4.0%.....	322,318	.....0	.....322,318	.....0	.....0
0100013. 80 CSO ALB NL 4.0%.....	77,143	.....0	.....77,143	.....0	.....0
0100014. 01 CSO ALB CRVM 4.0%.....	131,686	.....0	.....131,686	.....0	.....0
0100015. 01 CSO ALB NL 4.0%.....	752,448	.....0	.....752,448	.....0	.....0
0100016. 01 CSO XXX 4.0%.....	65,990	.....0	.....65,990	.....0	.....0
0100017. 01 CSO ALB CRVM 3.5%.....	42,500	.....0	.....42,500	.....0	.....0
0100018. 01 CSO ALB NL 3.5%.....	168,093	.....0	.....168,093	.....0	.....0
0100019. 01 CSO XXX 3.5%.....	35,171	.....0	.....35,171	.....0	.....0
0199997. Totals (Gross).....	10,662,224	.....0	.....10,662,224	.....0	.....0
0199998. Reinsurance ceded.....	9,036,083	.....0	.....9,036,083	.....0	.....0
0199999. Totals (Net).....	1,626,141	.....0	.....1,626,141	.....0	.....0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. Deferred (Net Premium Accumulation).....	2,740,499	.....XXX.....	.....2,740,499	.....XXX.....	.....0
0299997. Totals (Gross).....	2,740,499	.....XXX.....	.....2,740,499	.....XXX.....	.....0
0299998. Reinsurance ceded.....	1,960,626	.....XXX.....	.....1,960,626	.....XXX.....	.....0
0299999. Totals (Net).....	779,873	.....XXX.....	.....779,873	.....XXX.....	.....0
Accidental Death Benefits:					
0400001. ADB.....	118	.....0	.....118	.....0	.....0
0499997. Totals (Gross).....	118	.....0	.....118	.....0	.....0
0499999. Totals (Net).....	118	.....0	.....118	.....0	.....0
Disability - Active Lives:					
0500001. WP-Active.....	860	.....0	.....860	.....0	.....0
0599997. Totals (Gross).....	860	.....0	.....860	.....0	.....0
0599999. Totals (Net).....	860	.....0	.....860	.....0	.....0
Miscellaneous Reserves:					
0700001. Deficiency Reserves.....	6,066	.....0	.....6,066	.....0	.....0
0700002. Non-Deduction Reserves.....	63,559	.....0	.....63,559	.....0	.....0
0700003. CV> Reserves.....	.....0	.....0	.....0	.....0	.....0
0700004. Immediate Payment of Claim Reserve.....	.....0	.....0	.....0	.....0	.....0
0700005. Substandard Reserve.....	245	.....0	.....245	.....0	.....0
0700006. Waiver of Premium.....	.....0	.....0	.....0	.....0	.....0
0700007. Add'l Reserve-Asset/Liability.....	213,000	.....0	.....213,000	.....0	.....0
0799997. Totals (Gross).....	282,870	.....0	.....282,870	.....0	.....0
0799998. Reinsurance ceded.....	51,051	.....0	.....51,051	.....0	.....0
0799999. Totals (Net).....	231,819	.....0	.....231,819	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	2,638,811	.....0	.....2,638,811	.....0	.....0

EXHIBIT 5 - INTERROGATORIES

1.1	Has the reporting entity ever issued both participating and non-participating contracts?	Yes []	No [X]
1.2	If not, state which kind is issued non-participating		
2.1	Does the reporting entity at present issue both participating and non-participating contracts?	Yes []	No [X]
2.2	If not, state which kind is issued non-participating		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.	Yes [X]	No []
4.	Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:	Yes []	No [X]
4.1	Amount of insurance:	\$.....	0
4.2	Amount of reserve:	\$.....	0
4.3	Basis of reserve:		
4.4	Basis of regular assessments:		
4.5	Basis of special assessments:		
4.6	Assessments collected during year:	\$.....	0
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.		
6.	Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?	Yes []	No [X]
6.1	If so, state the amount of reserve on such contracts on the basis actually held:	\$.....	0
6.2	That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: Attach statement of methods employed in their valuation.	\$.....	0
7.	Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?	Yes []	No [X]
7.1	If yes, state the total dollar amount of assets covered by these contracts or agreements:	\$.....	0
7.2	Specify the basis (fair value, amortized cost, etc.) for determining the amount:		
7.3	State the amount of reserves established for this business:	\$.....	0
7.4	Identify where the reserves are reported in the blank.		
8.	Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?	Yes []	No [X]
8.1	If yes, state the total dollar amount of account value covered by these contracts or agreements:	\$.....	0
8.2	State the amount of reserves established for this business:	\$.....	0
8.3	Identify where the reserves are reported in the blank:		
9.	Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?	Yes []	No [X]
9.1	If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:	\$.....	0
9.2	State the amount of reserves established for this business:	\$.....	0
9.3	Identify where the reserves are reported in the blank:		

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves.....	2,076,410	0	0	1,640,609	0	0	0	0	0	0	0	0	435,801
2. Additional contract reserves (b).....	7,674,470	0	0	7,275,000	0	0	0	0	0	0	0	0	399,470
3. Additional actuarial reserves - Asset/Liability analysis.....	62,270	0	0	62,270	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	9,813,150	0	0	8,977,879	0	0	0	0	0	0	0	0	835,271
8. Reinsurance ceded.....	8,897,888	0	0	8,682,941	0	0	0	0	0	0	0	0	214,947
9. Totals (Net).....	915,262	0	0	294,938	0	0	0	0	0	0	0	0	620,324
CLAIM RESERVE													
10. Present value of amounts not yet due on claims.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Additional actuarial reserves - Asset/Liability analysis.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits.....	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Totals (Net).....	0	0	0	0	0	0	0	0	0	0	0	0	0
17. TOTALS (Net).....	915,262	0	0	294,938	0	0	0	0	0	0	0	0	620,324
18. TABULAR FUND INTEREST.....	34,782	0	0	11,208	0	0	0	0	0	0	0	0	23,574

DETAILS OF WRITE-INS

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

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	21,704	0	17,366	0	4,338	0
2. Deposits received during the year.....	0	0	0	0	0	0
3. Investment earnings credited to the account.....	787	0	633	0	154	0
4. Other net change in reserves.....	0	0	0	0	0	0
5. Fees and other charges assessed.....	0	0	0	0	0	0
6. Surrender charges.....	0	0	0	0	0	0
7. Net surrender or withdrawal payments.....	4,923	0	4,020	0	903	0
8. Other net transfers to or (from) Separate Accounts.....	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	17,568	0	13,979	0	3,589	0
10. Reinsurance balance at the beginning of the year.....	0	0	0	0	0	0
11. Net change in reinsurance assumed.....	0	0	0	0	0	0
12. Net change in reinsurance ceded.....	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	17,568	0	13,979	0	3,589	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0	0	0	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
2.14 Net.....	0	0	(b)0	(b)0	0	(b)0	(b)0	0	0	0	0
2.2 Other:											
2.21 Direct.....	51,816	0	51,816	0	0	0	0	0	0	0	0
2.22 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded.....	44,977	0	44,977	0	0	0	0	0	0	0	0
2.24 Net.....	6,839	0	(b)6,839	(b)0	0	(b)0	(b)0	0	(b)0	(b)0	(b)0
3. Incurred but unreported:											
3.1 Direct.....	3,674,274	0	67,952	0	0	0	0	0	0	0	3,606,322
3.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded.....	2,656,378	0	52,302	0	0	0	0	0	0	0	2,604,076
3.4 Net.....	1,017,896	0	(b)15,650	(b)0	0	(b)0	(b)0	0	(b)0	(b)0	(b)1,002,246
4. Totals:											
4.1 Direct.....	3,726,090	0	119,768	0	0	0	0	0	0	0	3,606,322
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	2,701,355	0	97,279	0	0	0	0	0	0	0	2,604,076
4.4 Net.....	1,024,735	(a)0	(a)22,489	0	0	0	(a)0	0	0	0	1,002,246

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

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

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	32,449,274	0	1,453,093	516,537	0	0	0	0	0	0	30,479,644
1.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded.....	23,852,576	0	1,097,937	425,772	0	0	0	0	0	0	22,328,867
1.4 Net..... (d)	8,596,698	0	355,156	90,765	0	0	0	0	0	0	8,150,777
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	3,726,090	0	119,768	0	0	0	0	0	0	0	3,606,322
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	2,701,355	0	97,279	0	0	0	0	0	0	0	2,604,076
2.4 Net.....	1,024,735	0	22,489	0	0	0	0	0	0	0	1,002,246
3. Amounts recoverable from reinsurers Dec. 31, current year.....	133,066	0	120,564	12,502	0	0	0	0	0	0	0
4. Liability December 31, prior year:											
4.1 Direct.....	4,154,238	0	198,029	0	0	0	0	0	0	0	3,956,209
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	3,107,402	0	164,716	0	0	0	0	0	0	0	2,942,686
4.4 Net.....	1,046,836	0	33,313	0	0	0	0	0	0	0	1,013,523
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	358,268	0	342,319	15,949	0	0	0	0	0	0	0
6. Incurred benefits:											
6.1 Direct.....	32,021,126	0	1,374,832	516,537	0	0	0	0	0	0	30,129,757
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	23,221,327	0	808,745	422,325	0	0	0	0	0	0	21,990,257
6.4 Net.....	8,799,799	0	566,087	94,212	0	0	0	0	0	0	8,139,500

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....2,713 in Line 1.1, \$.....1,280 in Line 1.4, \$.....2,713 in Line 6.1 and \$.....1,280 in Line 6.4.

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

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

The Order Of United Commercial Travelers Of America
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	0	0	0
2.2 Common stocks.....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale.....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans.....	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA).....	0	0	0
9. Receivables for securities.....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued.....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	0	0	0
16.2 Funds held by or deposited with reinsured companies.....	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit.....	0	0	0
20. Electronic data processing equipment and software.....	80,765	152,803	72,038
21. Furniture and equipment, including health care delivery assets.....	21,128	31,816	10,688
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets.....	410,433	674,636	264,203
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	512,326	859,255	346,929
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. TOTALS (Lines 26 and 27).....	512,326	859,255	346,929

DETAILS OF WRITE-INS

1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Other Assets Nonadmitted.....	210,079	461,986	251,907
2502. Commission Advances.....	115,798	117,756	1,958
2503. Supply Inventory.....	84,556	94,894	10,338
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	410,433	674,636	264,203

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of The Order of United Commercial Travelers of America (UCT) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners’ (NAIC) Accounting Practices and Procedures manual, version effective March 2019, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. UCT has no transactions that fall outside the NAIC’s practices and procedures.

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (1,104,746)	\$ (829,735)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ (1,104,746)	\$ (829,735)
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 7,572,917	\$ 8,254,050
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				\$ 0	\$ 0
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 7,572,917	\$ 8,254,050

B. Use of Estimates in the Preparation of the Financial Statement

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

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The company has no dividend paying life insurance policies.

- (1) Basis for Short-Term Investments

Short-term investments are stated at amortized cost.
- (2) Basis for Bonds and Amortization Schedule

Bonds not backed by other loans are stated at amortized cost using the scientific-to-worst amortization method.
- (3) Basis for Common Stocks

The Company has no common stock.
- (4) Basis for Preferred Stocks

The Company has no preferred stock.
- (5) Basis for Mortgage Loans

The Company has no mortgage loans.
- (6) Basis for Loan-Backed Securities and Adjustment Methodology

Bonds backed by other loans are stated at amortized cost using the scientific-to-worst amortization method.
- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

The Company has no material investment or transactions with subsidiaries, controlled or affiliate entities.
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Company has no interests in joint ventures, partnerships or limited liability companies that exceed 10% of admitted assets.
- (9) Accounting Policies for Derivatives

The Company has no derivatives.
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Company has no individual Accident and Health contracts for which a deficiency reserve is required.
- (11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses

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

NOTES TO FINANCIAL STATEMENTS

- (12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
The Company has not modified its capitalization policy from the prior period.
- (13) Method Used to Estimate Pharmaceutical Rebate Receivables
The Company does not have pharmaceutical rebate receivables.

D. Going Concern

N/A

Note 2 – Accounting Changes and Correction of Errors

The company does not have any changes or corrections of errors.

Note 3 – Business Combinations and Goodwill

- A. Statutory Purchase Method - None
- B. Statutory Merger
- None
- C. Assumption Reinsurance

In December of 2010, the Company assumed 100% of all assets and liabilities of National Masonic Provident Association, NAIC Company Code 66702. The balance in the deferred income account at December 31, 2019 is \$0. \$59,352 was recognized as income in 2019.

- D. Impairment Loss
- None

Note 4 – Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale

- (1) List of Discontinued Operations Disposed of or Classified as Held for Sale

Discontinued Operation Identifier	Description of Discontinued Operation
1	Discontinuation of Benefits in Canada

- (2) Description of the Facts and Circumstances Leading to the Disposal or Expected Disposal and a Description of the Expected Manner and Timing of that Disposal

In 2018, the Order made the decision to exit the insurance business in Canada. The decision was made as a result of a lack of membership growth in Canada as well as the costs to implement changes resulting from IFRS 17 in the coming years. The Order communicated its plans with OSFI and began working on a payout for each policyholder. The payout amounts were determined by an independent actuary for policies in force as of July 1, 2018 and were based on the type of policy, length of policy in force, and various other factors. The payouts in Canada had a large impact on Claims, Policy Reserves, General Expenses, Bonds, and Surplus.

The Order had policies considered both cancelable and non-cancelable. All 2,100+ cancelable policies were cancelled by November 30, 2018 and checks were issued at the end of October, 2018. Non-cancelable policies require a consent form be signed and returned before the policy is cancelled by the Order. These consent forms were mailed at the end of November 2018. Once the signed consent form is received by the Company, a check is issued to the policyowner in the amount shown on the consent form. At the end of 2019, the Order has 13 active policies. Five of the 13 are reduce paid-up policies and the company plans on paying the face amount of the policy. The company is working with the other eight policyholders to attempt to buy out the policy or to novate the policy to the US.

In 2019, the impact on surplus was minimal. The company had a gain of \$230 from the Discontinuation in 2019 and the cumulative loss since 2018 is \$640,026. The company will continue to report the Discontinuation in the annual statement until the company has successfully exited Canada. There is a large, negative expense on Exhibit 2 as a result of previously accrued expenses now correctly running through Exhibit 2 (Actuarial fees, Attorney fees, etc.)

- (3) Loss Recognized on Discontinued Operations

Discontinued Operation Identifier	Amount for Reporting Period	Cumulative Amount Since Classified as Held for Sale
1	\$ (230)	\$ 640,026

- (4) Carrying Amount and Fair Value of Discontinued Operations and the Effect on Assets, Liabilities, Surplus and Income

- a. Carrying Amount of Discontinued Operations

Discontinued Operation Identifier	Carrying Amount Immediately Prior to Classification as Held for Sale	Current Fair Value Less Costs to Sell
1	\$ 2,428,407	\$ 1,562,780

- b. Effect of Discontinued Operations on Assets, Liabilities, Surplus and Income

	Discontinued Operation Identifier	Line Number	Line Description	Amount Attributable to Discontinued Operations
1. Assets				

NOTES TO FINANCIAL STATEMENTS

	Discontinued Operation Identifier	Line Number	Line Description	Amount Attributable to Discontinued Operations
	1	1	Bonds	\$ (522,547)
	1	5	Cash	\$ 200,330
2. Liabilities				
	1	1	Aggregate Reserves for Life Contracts	\$ (68,490)
	1	2	Aggregate Reserves for A&H Contracts	\$ (7,459)
	1	4	Contract Claims - Life	\$ (6,125)
	1	4	Contract Claims - A&H	\$ (7,991)
	1	11	General Exepnses	\$ (232,382)
3. Surplus				
	1	29	Unassigned Surplus	\$ 230
4. Income				
	1	1	Payout Amount (Claims)	\$ (203,929)
	1	2	Decrease in Reserves	\$ 90,065
	1	3	Capital Gains	\$ 97,821
	1	4	General Expeness (Actuarial Fees, Legal Fees, etc.)	\$ (192,005)
	1	5	Canada Discontinuation - Accrual Reversal	\$ 228,473
	1	6	Fraternal Expenses	\$ (20,195)

In summary, the discontinuation of benefits in summary had a positive \$230 impact on surplus in 2019. Assets were reduced by \$322,217 and liabilities were reduced by \$322,447.

- B. Change in Plan of Sale of Discontinued Operation
- C. Nature of any Significant Continuing Involvement with Discontinued Operations After Disposal
- D. Equity Interest Retained in the Discontinued Operation After Disposal

Note 5 – Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans - **None**
- B. Debt Restructuring - **None**
- C. Reverse Mortgages - **None**
- D. Loan-Backed Securities

(1) Description of Sources Used to Determine Prepayment Assumptions

Prepayment assumptions for loan-backed securities are obtained from Bloomberg.

(2) Securities with Recognized Other-Than-Temporary Impairment - **None**

(3) Recognized OTTI Securities - **None**

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	\$ 394
	2. 12 Months or Longer	\$ 1,058
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$ 122,878
	2. 12 Months or Longer	\$ 359,373

(5) Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary

The Company has an "Other Than Temporary Impaired" policy in place that utilizes industry information, investment managers' expertise and rating agencies to identify securities that may be other than temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - **None**

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Repurchase Transactions – Cash Taker – Overview of Secured Borrowing Transactions - **None**

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions - **None**

H. Repurchase Agreements Transactions Accounted for as a Sale

Repurchase Transaction – Cash Taker – Overview of Sale Transactions - **None**

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Repurchase Transaction – Cash Provider – Overview of Sale Transactions - **None**

J. Real Estate - The Company does not own any real estate.
- 19.2

NOTES TO FINANCIAL STATEMENTS

- K. Low-Income Housing Tax Credits (LIHTC) - None
- L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	Current Year						
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b. Collateral held under security lending arrangements	0	0	0	0	0	0	0
c. Subject to repurchase agreements	0	0	0	0	0	0	0
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0
g. Placed under option contracts	0	0	0	0	0	0	0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0	0	0	0	0
i. FHLB capital stock	0	0	0	0	0	0	0
j. On deposit with states	629,405	0	0	0	629,405	625,547	3,858
k. On deposit with other regulatory bodies	1,027,976	0	0	0	1,027,976	1,550,524	(522,548)
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0
n. Other restricted assets	0	0	0	0	0	0	0
o. Total Restricted Assets	\$ 1,657,381	\$ 0	\$ 0	\$ 0	\$ 1,657,381	\$ 2,176,071	\$ (518,690)

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10	11
			Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ 0	\$ 0	0.0%	0.0%
b. Collateral held under security lending arrangements	0	0	0.0%	0.0%
c. Subject to repurchase agreements	0	0	0.0%	0.0%
d. Subject to reverse repurchase agreements	0	0	0.0%	0.0%
e. Subject to dollar repurchase agreements	0	0	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	0	0	0.0%	0.0%
g. Placed under option contracts	0	0	0.0%	0.0%
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0.0%	0.0%
i. FHLB capital stock	0	0	0.0%	0.0%
j. On deposit with states	0	629,405	4.3%	4.5%
k. On deposit with other regulatory bodies	0	1,027,976	7.1%	7.3%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0.0%	0.0%
m. Pledged as collateral not captured in other categories	0	0	0.0%	0.0%
n. Other restricted assets	0	0	0.0%	0.0%
o. Total Restricted Assets	\$ 0	\$ 1,657,381	11.4%	11.8%

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

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8 Total Current Year Admitted Restricted	Percentage	
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease (5 minus 6)		9 Gross (Admitted & Nonadmitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)					
	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.0%	0.0%
Total (c)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.0%	0.0%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives, are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8 Total Current Year Admitted Restricted	Percentage	
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)		9 Gross (Admitted & Nonadmitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.0%	0.0%
Total (c)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.0%	0.0%

- (a) Subset of column 1
- (b) Subset of column 3

NOTES TO FINANCIAL STATEMENTS

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

- (4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - **None**
- M. Working Capital Finance Investments - **None**
- N. Offsetting and Netting of Assets and Liabilities - **None**
- O. 5GI Securities - **None**
- P. Short Sales - **None**
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Accounts
(1) Number of CUSIPs	1	0
(2) Aggregate Amount of Investment Income	\$ 4,440	\$ 0

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

- A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% of Ownership

The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies

N/A

Note 7 – Investment Income

- A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:

There was no investment income due and accrued over 90 days past due requiring exclusion from the financial statements.
- B. The total amount excluded:

\$N/A

Note 8 – Derivative Instruments

The Company does not invest in any derivative instruments.

Note 9 – Income Taxes

The Company is an Internal Revenue Code Section 501(c)(8) non-profit corporation and is not required to calculate or pay Federal or State Income Tax.

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

There are no transactions of a material nature to report. Related party transactions are reported on Schedule Y.

There is no material asset or liability account that involves a related party at year end.

Note 11 – Debt

- A. Debt Including Capital Notes

The Company does not have any outstanding debt obligations.

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plan - **None**
- E. Defined Contribution Plans

The company sponsors a qualified defined contribution plan (401K Profit Sharing Plan) that covers all eligible U.S. employees. Eligible Canadian employees participate in Individual RRSP accounts in Canada.

The Company provides a 401K match of 100% up to 3% and 50% from 3.1% to 5% of defined compensation. The Company's contribution for the plan was \$101,455 and \$99,804 for 2019 and 2018, respectively. The Company did not make a voluntary pension contribution for 2019. At December 31, 2019, the fair value of plan assets was \$4,795,914. The Company paid RRSP contributions of \$2,972 in 2019.
- H. Postemployment Benefits and Compensated Absences

The Company does not have any postemployment benefit arrangements.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - **N/A**

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

NOTES TO FINANCIAL STATEMENTS

The Company is a Fraternal Benefit Society and does not issue or maintain any type of stock.

The company has not participated in any surplus note transactions.

Note 14 – Liabilities, Contingencies and Assessments

- A. Contingent Commitments
- (1) Total SSAP No. 97, Investments in Subsidiary, Controlled, and Affiliated Entities, A Replacement of SSAP No. 88, and SSAP No. 48, Joint Ventures, Partnerships and Limited Liability Company contingent liabilities: \$0.
- (2) Detail of other contingent commitments - **None**
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - **None**

Note 15 – Leases

- A. Lessee Operating Lease
- (1) Lessee's Leasing Arrangements
- a. Rental Expense
- The Company leases equipment under various non-cancelable operating lease agreements that expire through November 2024. Rental expense for 2019 and 2018 was approximately \$158,003 and \$169,011, respectively.
- The Company leases real estate under non-cancelable operating lease agreements that expire through July 2024 Rental expense for 2019 and 2018 was approximately \$447,163 and \$428,703, respectively.
- The company extended its main real eastate lease in 2019 through 2024. As part of the extension, the company reduced the space it uses by approximately 20%.
- (2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year
- a. At December 31, 2019 the minimum aggregate rental commitments are as follows:
- | Year Ending December 31 | Operating Leases |
|-------------------------|------------------|
| 1. 2020 | \$ 377,056 |
| 2. 2021 | \$ 372,367 |
| 3. 2022 | \$ 352,417 |
| 4. 2023 | \$ 333,943 |
| 5. 2024 | \$ 222,554 |
| 6. Total | \$ 1,658,337 |
- (3) For Sale-Leaseback Transactions - **None**

- B. Lessor Leases - **N/A**

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company does not have any financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - **None**
- B. Transfer and Servicing of Financial Assets - **N/A**
- C. Wash Sales - **None**

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

- A. ASO Plans - **N/A**
- B. ASC Plans - **N/A**
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract - **N/A**

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company did not receive any direct premium written through managing general agents or third party administrators.

Note 20 – Fair Value Measurements

- A. Fair Value Measurements - The Company holds bonds at amortized cost.

Note 21 – Other Items

- A. Unusual or Infrequent Items
- See Note 4 - Discontinued Operations
- B. Troubled Debt Restructuring Debtors - **N/A**

NOTES TO FINANCIAL STATEMENTS

- C. Other Disclosures - **N/A**
- D. Business Interruption Insurance Recoveries - **N/A**
- E. State Transferable and Non-Transferable Tax Credits - **N/A**
- F. Subprime Mortgage Related Risk Exposure - **N/A**
- G. Retained Assets - **N/A**
- H. Insurance-Linked Securities (ILS) Contracts - **N/A**
- I. The Amount that Could be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or has Otherwise Obtained Rights to Control the Policy - **N/A**

Note 22 – Events Subsequent

The Company has no subsequent events to report.

Subsequent events have been considered through February 20, 2020 for these statutory financial statements which are to be issued on February 25, 2020.

A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?		Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
		2019	2018	
B.	ACA fee assessment payable for the upcoming year	\$ 0	\$	0
C.	ACA fee assessment paid	0		0
D.	Premium written subject to ACA 9010 assessment	0		0
E.	Total adjusted capital before surplus adjustment (Five-Year Historical Line 30)	\$ 7,617,581		
F.	Total adjusted capital after surplus adjustment (Five-Year Historical Line 30 minus 22B above)	\$ 7,617,581		
G.	Authorized control level (Five-Year Historical Line 31)	\$ 515,064		
H.	Would reporting the ACA assessment as of December 31, 2019 have triggered an RBC action level (YES/NO)?		Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]

Note 23 – Reinsurance

- A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

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

If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes [☐] No [☒]

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

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes [☐] No [☒]

If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes [☐] No [☒]

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

- B. Uncollectible Reinsurance

- (1) The Company has written off in the current year reinsurance balances due from the entities listed below, the amount of: \$0

- C. Commutation of Ceded Reinsurance Reflected in Income and Expenses

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as: None

NOTES TO FINANCIAL STATEMENTS

- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
- (1) Reporting Entity Ceding to Certified Reinsurer Whose Rating was Downgraded or Status Subject to Revocation - **None**
- (2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation - **None**
- E. Reinsurance of variable annuity contracts/certificates with an affiliated captive reinsurer - **None**
- F. Reinsurance Agreement with Affiliated Captive Reinsurer - **None**
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - **None**

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

- E. Risk Sharing Provisions of the Affordable Care Act
- (1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk sharing provisions
Yes [☐] No [☒ X]

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

- A. Change in Incurred Losses and Loss Adjustment Expenses
- The Company did not have any changes in the provision for incurred loss or loss adjustment expenses.

Note 26 – Intercompany Pooling Arrangements

The Company does not have any intercompany pooling arrangements.

Note 27 – Structured Settlements

The Company does not have any structured settlements.

Note 28 – Health Care Receivables

- A. Pharmaceutical Rebate Receivables
- The Company does not have any Health Care receivables.

Note 29 – Participating Policies

The Company does not have any participating policies.

Note 30 – Premium Deficiency Reserves

1. Liability carried for premium deficiency reserve: \$62,270
2. Date of most recent evaluation of this liability: December 31, 2019
3. Was anticipated investment income utilized in the calculation? Yes [☒ X] No [☐]

Note 31 – Reserves for Life Contracts and Annuity Contracts

- (1) Reserve Practices
- The Company waives deductions of deferred fractional premiums upon death of insured and returns any portion beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Valuation of Substandard Policies
- The company issued no substandard business prior to January 1, 1993. Policies issued after January 1, 1993, for substandard lives, are charged an extra premium plus the regular premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
- (3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums
- The company has \$970,000 of insurance in force for which the gross premiums are less than the net premiums with a deficiency reserve of \$6,066.
- (4) Method Used to Determine Tabular Interest, Reserves Released, and Cost
- The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instruction for Page 7 (or, alternatively, from the basic data for the calculation of policy reserves). The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instruction for Page 7 (or, alternatively, from the basic data for the calculation of reserves and the actual reserves released). The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7 (or, alternative, from the basic data for calculation of policy reserves).
- (5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies
- For determination of Tabular Interest on funds not involving life contingencies under Exhibit 7, for each valuation rate of interest the tabular interest is calculated monthly as the product of the mean amount of funds times the valuation rate of 4.0%.

NOTES TO FINANCIAL STATEMENTS

(6) Details for Other Changes - None

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

A.	INDIVIDUAL ANNUITIES:	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1.	Subject to Discretionary Withdrawal:					
(a)	With market value adjustment	\$ 0	\$ 0	\$ 0	\$ 0	0.0%
(b)	At book value less current surrender charge of 5% or more	0	0	0	0	0.0%
(c)	At fair value	0	0	0	0	0.0%
(d)	Total with market value adjustment or at fair value (total of a through c)	\$ 0	\$ 0	\$ 0	\$ 0	0.0%
(e)	At book value without adjustment (minimal or no charge or adjustment)	2,740,499	0	0	2,740,499	100.0%
2.	Not subject to discretionary withdrawal	0	0	0	0	0.0%
3.	Total (gross: direct + assumed)	2,740,499	0	0	2,740,499	100.0%
4.	Reinsurance ceded	1,960,626	0	0	1,960,626	
5.	Total (net)* (3) - (4)	\$ 779,873	\$ 0	\$ 0	\$ 779,873	
6.	Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$ 0	\$ 0	\$ 0	\$ 0	

B.	GROUP ANNUITIES:	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1.	Subject to Discretionary Withdrawal:					
(a)	With market value adjustment	\$ 0	\$ 0	\$ 0	\$ 0	0.0%
(b)	At book value less current surrender charge of 5% or more	0	0	0	0	0.0%
(c)	At fair value	0	0	0	0	0.0%
(d)	Total with market value adjustment or at fair value (total of a through c)	\$ 0	\$ 0	\$ 0	\$ 0	0.0%
(e)	At book value without adjustment (minimal or no charge or adjustment)	0	0	0	0	0.0%
2.	Not subject to discretionary withdrawal	0	0	0	0	0.0%
3.	Total (gross: direct + assumed)	0	0	0	0	0.0%
4.	Reinsurance ceded	0	0	0	0	
5.	Total (net) (3) - (4)	\$ 0	\$ 0	\$ 0	\$ 0	
6.	Amount included in B(1)b above that will move to B(1)e in the year after the statement date	\$ 0	\$ 0	\$ 0	\$ 0	

C.	DEPOSIT-TYPE CONTRACTS (no life contingencies)	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1.	Subject to Discretionary Withdrawal:					
(a)	With market value adjustment	\$ 0	\$ 0	\$ 0	\$ 0	0.0%
(b)	At book value less current surrender charge of 5% or more	0	0	0	0	0.0%
(c)	At fair value	17,568	0	0	17,568	100.0%
(d)	Total with market value adjustment or at fair value (total of a through c)	\$ 17,568	\$ 0	\$ 0	\$ 17,568	100.0%
(e)	At book value without adjustment (minimal or no charge or adjustment)	0	0	0	0	0.0%

NOTES TO FINANCIAL STATEMENTS

C.	DEPOSIT-TYPE CONTRACTS (no life contingencies)	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
2.	Not subject to discretionary withdrawal	0	0	0	0	0.0%
3.	Total (gross: direct + assumed)	17,568	0	0	17,568	100.0%
4.	Reinsurance ceded	0	0	0	0	
5.	Total (net) (3) - (4)	\$ 17,568	\$ 0	\$ 0	\$ 17,568	
6.	Amount included in C(1)b above that will move to C(1)e in the year after the statement date	\$ 0	\$ 0	\$ 0	\$ 0	

D. Life and Accident & Health Annual Statement:

(1)	Exhibit 5, Annuities section, Total (net)	\$ 779,873
(2)	Exhibit 5, Supplementary contracts with life contingencies section, Total (net)	0
(3)	Exhibit 7, Deposit-type contracts, Line 14, Column 1	17,568
(4)	Subtotal	\$ 797,441
Separate Accounts Statement:		
(5)	Exhibit 3, Line 0299999, Column 2	\$ 0
(6)	Exhibit 3, Line 0399999, Column 2	0
(7)	Policyholder dividend and coupon accumulations	0
(8)	Policyholder premiums	0
(9)	Guaranteed interest contracts	0
(10)	Other contract deposit funds	0
(11)	Subtotal	\$ 0
(12)	Combined Total	\$ 797,441

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. Subject to discretionary withdrawal, surrender values, or policy loans:

	General Account			Separate Account-	Guaranteed and	Nonguaranteed
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
(1) Term Policies with Cash Value	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
(2) Universal Life	594,620	594,620	515,268	0	0	0
(3) Universal Life with Secondary Guarantees	0	0	0	0	0	0
(4) Indexed Universal Life	0	0	0	0	0	0
(5) Indexed Universal Life with Secondary Guarantees	0	0	0	0	0	0
(6) Indexed Life	0	0	0	0	0	0
(7) Other Permanent Cash Value Life Insurance	0	8,550,491	10,013,865	0	0	0
(8) Variable Life	0	0	0	0	0	0
(9) Variable Universal Life	0	0	0	0	0	0
(10) Miscellaneous Reserves	0	0	0	0	0	0

B. Not subject to discretionary withdrawal or no cash values:

(1) Term Policies without Cash Value	XXX	XXX	\$ 133,091	XXX	XXX	\$ 0
(2) Accidental Death Benefits	XXX	XXX	118	XXX	XXX	0
(3) Disability – Active Lives	XXX	XXX	860	XXX	XXX	0
(4) Disability – Disabled Lives	XXX	XXX	0	XXX	XXX	0
(5) Miscellaneous Reserves	XXX	XXX	282,870	XXX	XXX	0

C.	Total (gross: direct + assumed)	\$ 594,620	\$ 9,145,111	\$ 10,946,072	\$ 0	\$ 0	\$ 0
D.	Reinsurance Ceded	564,889	7,148,983	9,087,134	0	0	0
E.	Total (net) (c) (D)	\$ 29,731	\$ 1,996,128	\$ 1,858,938	\$ 0	\$ 0	\$ 0

F. Amount

Life & Accident & Health Annual Statement:		
(1)	Exhibit 5, Life Insurance Section, Total (net)	\$ 1,626,141
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	118
(3)	Exhibit 5, Disability – Active Lives Section, Total (net)	860
(4)	Exhibit 5, Disability – Disabled Lives Section, Total (net)	0

NOTES TO FINANCIAL STATEMENTS

(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	231,819
(6) Subtotal	\$ 1,858,938
Separate Accounts Annual Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$ 0
(8) Exhibit 3, Line 0499999, Column 2	0
(9) Exhibit 3, Line 0599999, Column 2	0
(10) Subtotal (Lines (7) through (9))	\$ 0
(11) Combined Total ((6) and (10))	\$ 1,858,938

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of end of December 31, 2019 were:

	Gross	Net of Loading
(1) Industrial	\$ 0	\$ 0
(2) Ordinary new business	2,856	1,916
(3) Ordinary renewal	54,977	66,116
(4) Credit life	0	0
(5) Group life	0	0
(6) Group annuity	0	0
(7) Totals	\$ 57,833	\$ 68,032

Note 35 – Separate Accounts

The Company does not have any separate accounts.

Note 36 – Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2019 and December 31, 2018 was \$18,355 and \$18,342, respectively.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X]No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X]No []N/A []

1.3

State regulating?
Ohio

1.4

Is the reporting entity publicly traded or a member of publicly traded group?

Yes []No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [X]No []

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

3.2

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

12/31/2018

3.3

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

12/13/2019

3.4

By what department or departments?
Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes []No []N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes []No [X]N/A []

4.1

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

4.11

sales of new business?

Yes []No [X]

4.12

renewals?

Yes []No [X]

4.2

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

4.21

sales of new business?

Yes []No [X]

4.22

renewals?

Yes []No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If the answer is YES, complete and file the merger history data file with the NAIC.

Yes []No [X]

5.2

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

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
	0	

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes []No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes []No [X]

7.2

If yes,

7.21

State the percentage of foreign control

0.0%

7.22

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

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes []No [X]

8.2

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

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes []No [X]

8.4

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

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BKD, 312 Walnut Street, Suite 3000, Cincinnati, Ohio 45020

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes []No [X]

10.2

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

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes []No [X]

10.4

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the response to 10.5 is no or n/a, please explain:

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Jeffrey Lee Smith, MAAA, FCA: Consulting Actuary: Diamond Consulting Group: 1335 Dublin Rd. Suite 209B: Columbus, OH 43215

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

12.11

Name of real estate holding company

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$ 0

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

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

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No [X]

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No [X]

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A [X]

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

(a)

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

(b)

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

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

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

(e)

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21

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

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

14.31

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

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]

15.2

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

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount
0			\$ 0

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes [X] No []

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes [X] No []

18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X] No []

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

20.1

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

20.11

To directors or other officers

\$ 0

20.12

To stockholders not officers

\$ 0

20.13

Trustees, supreme or grand (Fraternal only)

\$ 0

20.2

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

20.21

To directors or other officers

\$ 0

20.22

To stockholders not officers

0

20.23

Trustees, supreme or grand (Fraternal only)

0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes [] No [X]

21.2

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

21.21

Rented from others

\$ 0

21.22

Borrowed from others

\$ 0

21.23

Leased from others

\$ 0

21.24

Other

\$ 0

22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$ 0

22.22

Amount paid as expenses

\$ 0

22.23

Other amounts paid

\$ 0

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

23.2

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

\$0

INVESTMENT

24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes []No [X]

24.02

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

24.03

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

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes []No []N/A [X]

24.05

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

\$0

24.06

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

\$0

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes []No []N/A [X]

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes []No []N/A [X]

24.09.

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes []No []N/A [X]

24.10

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

24.101

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

\$0

24.102

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

\$0

24.103

Total payable for securities lending reported on the liability page:

\$0

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes [X]No []

25.2

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

25.21

Subject to repurchase agreements

\$0

25.22

Subject to reverse repurchase agreements

\$0

25.23

Subject to dollar repurchase agreements

\$0

25.24

Subject to reverse dollar repurchase agreements

\$0

25.25

Placed under option agreements

\$0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$0

25.27

FHLB Capital Stock

\$0

25.28

On deposit with states

\$629,405

25.29

On deposit with other regulatory bodies

\$1,027,976

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$0

25.32

Other

\$0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$0

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes []No [X]

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes []No []N/A [X]

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3

Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?

Yes []No [X]

26.4

If the response to 26.3 is yes, does the reporting entity utilize:

26.41

Special accounting provision of SSAP No. 108

Yes []No []

26.42

Permitted accounting practice

Yes []No []

26.43

Other accounting guidance

Yes []No []

26.5

By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes []No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes []No [X]

27.2

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

\$0

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes []No [X]

28.01

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

1 Name of Custodian(s)	2 Custodian's Address
US Bank National Association	1555 N Riber Center Drive, Suite 302; Milwaukee, WI 53212

28.02

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
ScotiaTrust	Exchange Tower, 130 King Street West, 20th Floor, Toronto, ON M5X 1K1	Canadian investments are in compliance with OSFI.

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Sun Life Capital Management LLC	U

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

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

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
107680	Victor Harned, Sun Life Capital Management LLC		SEC	NO

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

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		\$ 0
29.2999 TOTAL		\$ 0

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
		\$ 0	

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

		1	2	3
		Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 11,719,136	\$ 12,252,627	\$ 533,491
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 11,719,136	\$ 12,252,627	\$ 533,491

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

Trust Statements

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

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

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

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

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [☐] No [☒]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [☐] No [☒]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

a.

The shares were purchased prior to January 1, 2019.

b.

The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c.

The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d.

The fund only or predominantly holds bonds in its portfolio.

e.

The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f.

The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [☐] No [☒ X]

OTHER

36.1

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

\$23,700

36.2

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

1 Name	2 Amount Paid
AM Best	\$21,200

37.1

Amount of payments for legal expenses, if any?

\$85,760

37.2

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

1 Name	2 Amount Paid
Ice Miller, LLP	\$74,182

38.1

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

\$0

38.2

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

1 Name	2 Amount Paid
	\$0

GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?			Yes [X]	No []
1.2	If yes, indicate premium earned on U.S. business only.	\$		34,398,633	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$		0	
1.3	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$		0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$		23,880,127	
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$		493,630	
1.62	Total incurred claims	\$		383,290	
1.63	Number of covered lives	\$		393	
	All years prior to most current three years:				
1.64	Total premium earned	\$		33,905,003	
1.65	Total incurred claims	\$		23,496,837	
1.66	Number of covered lives	\$		7,724	
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned	\$		0	
1.72	Total incurred claims	\$		0	
1.73	Number of covered lives	\$		0	
	All years prior to most current three years:				
1.74	Total premium earned	\$		0	
1.75	Total incurred claims	\$		0	
1.76	Number of covered lives	\$		0	
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	3,099,593	\$	3,446,137
2.2	Premium Denominator	\$	12,408,704	\$	12,669,023
2.3	Premium Ratio (2.1/2.2)		25.0%		27.2%
2.4	Reserve Numerator	\$	3,078,656	\$	3,333,922
2.5	Reserve Denominator	\$	4,284,719	\$	4,609,037
2.6	Reserve Ratio (2.4/2.5)		71.9%		72.3%
3.1	Does the reporting entity have Separate Accounts?			Yes []	No [X]
3.2	If yes, has a Separate Accounts statement been filed with this Department			Yes []	No [] N/A [X]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$		0	
3.4	State the authority under which Separate Accounts are maintained:				
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?			Yes []	No [X]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?			Yes []	No [X]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	\$		0	
4.	For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:				
4.1	Amount of loss reserves established by these annuities during the current year:	\$		0	
4.2	List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.				
		1	2		
		P&C Insurance Company	Statement Value on		
		and	Purchase Date of Annuities		
		Location	(i.e., Present Value)		
					0
5.1	Do you act as a custodian for health savings accounts?			Yes []	No [X]
5.2	If yes, please provide the amount of custodial funds held as of the reporting date.	\$		0	
5.3	Do you act as an administrator for health savings accounts?			Yes []	No [X]
5.4	If yes, please provide the balance of the funds administered as of the reporting date.	\$		0	
6.1	Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?			Yes []	No [] N/A [X]

GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
	0		\$ 0	\$ 0	\$ 0	\$ 0

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

7.1	Direct premiums written	\$	656,440
7.2	Total incurred claims	\$	1,234,886
7.3	Number of covered lives		2,759

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

8.	Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X]	No []
8.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes []	No []

Life, Accident and Health Companies Only:

9.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?"	Yes []	No []
9.2	Net reimbursement of such expenses between reporting entities:		
9.21	Paid	\$	0
9.22	Received	\$	0
10.1	Does the reporting entity write any guaranteed interest contracts?	Yes []	No []
10.2	If yes, what amount pertaining to these items is included in:		
10.21	Page 3, Line 1	\$	0
10.22	Page 4, Line 1	\$	0
11.	For stock reporting entities only:		
11.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$	0
12.	Total dividends paid stockholders since organization of the reporting entity:		
12.11	Cash	\$	0
12.12	Stock	\$	0
13.1	Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.	Yes []	No []
13.2	If yes, has the reporting entity completed the <i>Workers' Compensation Carve-Out Supplement</i> to the Annual Statement?	Yes []	No []
13.3	If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:		

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium	\$ 0	\$ 0	\$ 0
13.32 Paid claims	\$ 0	\$ 0	\$ 0
13.33 Claim liability and reserve (beginning of year)	\$ 0	\$ 0	\$ 0
13.34 Claim liability and reserve (end of year)	\$ 0	\$ 0	\$ 0
13.35 Incurred claims	\$ 0	\$ 0	\$ 0

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	\$ 0	\$ 0
13.42	\$25,000 — 99,999	\$ 0	\$ 0
13.43	\$100,000 — 249,999	\$ 0	\$ 0
13.44	\$250,000 — 999,999	\$ 0	\$ 0
13.45	\$1,000,000 or more	\$ 0	\$ 0

13.5	What portion of earned premium reported in 13.31, Column 1 was assumed from pools?	\$	0
------	--	----	---

Fraternal Benefit Societies Only:

14.	Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?	Yes [X]	No []
15.	How often are meetings of the subordinate branches required to be held? <u>Monthly</u>		
16.	How are the subordinate branches represented in the supreme or governing body? <u>Subordinate councils elect representatives to the Regional Council. The Regional Council elects representatives to the international governing body.</u>		
17.	What is the basis of representation in the governing body?		

GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

One representative for each 750 members or fraction thereof in a Regional Council.

18.1How often are regular meetings of the governing body held?
Annually

18.2When was the last regular meeting of the governing body held?

18.3When and where will the next regular or special meeting of the governing body be held?
Lexington, KY - June 27-29, 2020

18.4How many members of the governing body attended the last regular meeting?

18.5How many of the same were delegates of the subordinate branches?

19.How are the expenses of the governing body defrayed?
Reimbursed out of the general funds of the Order as authorized by the President.

20.When and by whom are the officers and directors elected?
The President, Secretary/Treasurer and Directors are elected by the membership. The CEO is appointed by the board. The CEO is responsible for hiring the senior management team.

21.What are the qualifications for membership?
Any person with good moral character, not under sixteen years of age, with an interest in good citizenship and community service.

22.What are the limiting ages for admission?
Minimum age of sixteen.

23.What is the minimum and maximum insurance that may be issued on any one life?
Minimum \$1,500; Maximum \$250,000 or amounts higher with approval of reinsurer.

24.Is a medical examination required before issuing a benefit certificate to applicants?

25.Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

26.1Are notices of the payments required sent to the members?

26.2If yes, do the notices state the purpose for which the money is to be used?

27.What proportion of first and subsequent year's payments may be used for management expenses?

27.11First Year

27.12Subsequent Years

28.1Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

28.2If so, what amount and for what purpose?

29.1Does the reporting entity pay an old age disability benefit?

29.2If yes, at what age does the benefit commence?

30.1Has the constitution or have the laws of the reporting entity been amended during the year?

30.2If yes, when?
June 30, 2019

31.Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?

32.1State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

32.2If so, was an additional reserve included in Exhibit 5?

32.3If yes, explain

33.1Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

33.2If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

34.Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

35.1Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

35.2If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

06/30/2019

219

126

Yes [X] No []

Yes [] No [X]

Yes [X] No [] N/A []

Yes [X] No []

14.0%

9.0%

Yes [] No [X]

\$ 0

Yes [] No [X]

0

Yes [X] No []

Yes [] No [X]

Yes [] No [] N/A [X]

Yes [] No [X]

Yes [] No [X]

Yes [] No [] N/A [X]

Yes [] No [X]

Yes [] No [X]

Date	Outstanding Lien Amount
	\$ 0

21.2

The Order Of United Commercial Travelers Of America
FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
\$000 omitted for amounts of life insurance

	1 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	26,705	28,602	31,956	34,543	38,034
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	12,797	12,764	13,564	13,526	13,384
3. Credit life (Line 21, Col. 6).....	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	0	0	0	0	0
5. Industrial (Line 21, Col. 2).....	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....	0	0	0	0	0
7. Total (Line 21, Col. 10).....	39,502	41,366	45,520	48,069	51,418
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....	0	0	0	XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	105	86	139	140	157
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	1,140	1,410	625	245	174
10. Credit life (Line 2, Col. 6).....	0	0	0	0	0
11. Group (Line 2, Col. 9).....	0	0	0	0	0
12. Industrial (Line 2, Col. 2).....	0	0	0	0	0
13. Total (Line 2, Col. 10).....	1,245	1,496	764	385	331
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....	0	0	0	0	0
15.1 Ordinary life insurance (Line 20.4, Col.. 3).....	147,030	159,768	160,192	203,470	207,233
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	6,141	34,920	34,686	26,372	38,471
16. Credit life (group and individual) (Line 20.4, Col. 5).....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6).....	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7).....	0	0	0	0	0
18.1 A&H - group (Line 20.4, Col. 8).....	0	0	0	0	0
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....	0	0	0	0	0
18.3 A&H - other (Line 20.4, Col. 10).....	12,255,533	12,474,335	12,063,379	11,609,367	11,880,160
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....	0	0	0	0	0
20. Total.....	12,408,704	12,669,023	12,258,258	11,839,209	12,125,864
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	14,062,904	15,434,879	16,758,974	16,890,516	18,687,312
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	6,489,987	7,180,829	7,545,738	7,479,379	9,264,194
23. Aggregate life reserves (Page 3, Line 1).....	2,638,811	2,580,815	3,162,397	3,077,721	3,218,364
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....	0	0	0	XXX	XXX
24. Aggregate A&H reserves (Page 3, Line 2).....	915,262	961,866	1,059,781	1,087,814	1,204,712
25. Deposit-type contract funds (Page 3, Line 3).....	17,568	21,704	4,151	7,417	16,336
26. Asset valuation reserve (Page 3, Line 24.01).....	44,664	46,564	55,419	54,527	52,429
27. Capital (Page 3, Lines 29 & 30).....	0	0	0	0	0
28. Surplus (Page 3, Line 37).....	7,572,917	8,254,050	9,213,236	9,411,137	9,423,118
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	(1,508,877)	(817,250)	(284,877)	(1,488,812)	(277,299)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	7,617,581	8,254,050	9,213,236	9,465,664	9,475,547
31. Authorized control level risk-based capital.....	515,064	627,830	619,646	646,068	673,950
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	86.4	90.1	96.9	94.1	84.7
33. Stocks (Lines 2.1 and 2.2).....	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	0.0	0.0	0.0	0.0	0.0
35. Real estate (Line 4.1, 4.2 and 4.3).....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5).....	8.4	4.8	(1.8)	1.1	10.2
37. Contract loans (Line 6).....	5.3	5.1	4.9	4.8	5.1
38. Derivatives (Line 7).....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8).....	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10).....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11).....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

The Order Of United Commercial Travelers Of America
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10).....	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated.....	0	0	0	0	0
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	512,326	859,255	901,661	699,760	693,026
53. Total admitted assets (Page 2, Line 28, Col. 3).....	14,062,904	15,434,879	16,758,974	16,890,516	18,687,312
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	395,549	456,788	497,276	459,377	453,705
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	97,821	236,041	18,361	16,329	44,066
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	0	0	0	0	0
57. Total of above Lines 54, 55 and 56.....	493,370	692,829	515,637	475,706	497,771
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8).....	434,921	777,387	298,031	410,819	383,560
59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6).....	8,139,500	8,115,953	7,451,263	7,649,599	7,672,629
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	111,649	(604,407)	54,249	(59,653)	(195,091)
61. Increase in A&H reserves (Line 19, Col. 6).....	(46,606)	(97,914)	(28,028)	(116,900)	(82,790)
62. Dividends to policyholders and refunds to members (Line 30, Col 1).....	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	48.6	53.8	48.5	45.7	44.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	3.6	6.0	4.6	5.7	3.5
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	66.1	64.5	61.3	65.1	64.0
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	0.0	0.0	0.0	0.0	0.0
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	41.8	47.7	43.2	39.1	39.1
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	0	0	0	0	0
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	0	0	0	0	0
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	902,719	949,053	853,587	1,267,111	2,316,861
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	1,013,523	1,157,770	1,172,798	1,460,227	2,650,533
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2).....	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	(407,331)	(68,158)	(92,018)	(44,440)	110,104
74. Ordinary - individual annuities (Page 6, Col. 4).....	(69,524)	8,490	(9,968)	52,082	(24,895)
75. Ordinary - supplementary contracts.....	XXX	0	0	0	0
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9).....	0	0	0	0	0
78. Group annuities (Page 6, Col. 5).....	0	0	0	0	0
79. A&H - group (Page 6.5, Col. 3).....	0	0	0	0	0
80. A&H - credit (Page 6.5, Col. 10).....	0	0	0	0	0
81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10).....	(541,745)	(1,036,834)	(146,876)	11,168	60,352
82. Aggregate of all other lines of business (Page 6, Col. 8).....	0	0	0	0	0
83. Fraternal (Page 6, Col. 7).....	(183,966)	30,726	36,231	(126,928)	(3,425)
84. Total (Page 6, Col. 1).....	(1,202,566)	(1,065,776)	(212,631)	(108,118)	142,136

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

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
		1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance	Total Amount of Insurance
								7	8		
		Policies						Policies	Certificates		
1.	In force end of prior year.....	.....0	.....0	.....2,985	.....41,366	.....0	.....0	.....0	.....0	.....0	.....41,366
2.	Issued during year.....	.....0	.....0	.....19	.....1,245	.....0	.....0	.....0	.....0	.....0	.....1,245
3.	Reinsurance assumed.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4.	Revived during year.....	.....0	.....0	.....15	.....246	.....0	.....0	.....0	.....0	.....0	.....246
5.	Increased during year (net).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6.	Subtotals, Lines 2 to 5.....	.....0	.....0	.....34	.....1,491	.....0	.....0	.....0	.....0	.....0	.....1,491
7.	Additions by dividends during year.....	.....XXX	.....0	.....XXX	.....0	.....XXX	.....0	.....XXX	.....XXX	.....0	.....0
8.	Aggregate write-ins for increases.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9.	Totals (Lines 1 and 6 to 8).....	.....0	.....0	.....3,019	.....42,857	.....0	.....0	.....0	.....0	.....0	.....42,857
Deductions during year:											
10.	Death.....	.....0	.....0	.....159	.....1,149	.....0	.....0	.....XXX	.....0	.....0	.....1,149
11.	Maturity.....	.....0	.....0	.....2	.....3	.....0	.....0	.....XXX	.....0	.....0	.....3
12.	Disability.....	.....0	.....0	.....0	.....0	.....0	.....0	.....XXX	.....0	.....0	.....0
13.	Expiry.....	.....0	.....0	.....4	.....23	.....0	.....0	.....0	.....0	.....0	.....23
14.	Surrender.....	.....0	.....0	.....44	.....435	.....0	.....0	.....0	.....0	.....0	.....435
15.	Lapse.....	.....0	.....0	.....31	.....1,005	.....0	.....0	.....0	.....0	.....0	.....1,005
16.	Conversion.....	.....0	.....0	.....2	.....50	.....0	.....0	.....XXX	.....XXX	.....XXX	.....50
17.	Decreased (net).....	.....0	.....0	.....13	.....690	.....0	.....0	.....0	.....0	.....0	.....690
18.	Reinsurance.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
19.	Aggregate write-ins for decreases.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
20.	Totals (Lines 10 to 19).....	.....0	.....0	.....255	.....3,355	.....0	.....0	.....0	.....0	.....0	.....3,355
21.	In force end of year (b) (Line 9 minus Line 20).....	.....0	.....0	.....2,764	.....39,502	.....0	.....0	.....0	.....0	.....0	.....39,502
22.	Reinsurance ceded end of year.....	.....XXX	.....0	.....XXX	.....29,485	.....XXX	.....0	.....XXX	.....XXX	.....0	.....29,485
23.	Line 21 minus Line 22.....	.....XXX	.....0	.....XXX	.....10,017	.....XXX	(a).....0	.....XXX	.....XXX	.....0	.....10,017

DETAILS OF WRITE-INS

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

Life Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates.....1,049 , amount, \$.....5,268.

Additional accidental death benefits included in life certificates were in amount \$.....168. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?.....

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX.....	.....0	XXX.....	.....0
25. Other paid-up insurance.....	.....0	.....0	.....0	.....0
26. Debit ordinary insurance.....	XXX.....	XXX.....	.....0	.....0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing.....	.....0	.....0	.....106	.....1,242
28. Term policies-other.....	.....12	.....1,140	.....145	.....11,528
29. Other term insurance-decreasing.....	XXX.....	.....0	XXX.....	.....0
30. Other term insurance.....	XXX.....	.....0	XXX.....	.....0
31. Totals (Lines 27 to 30).....	.....12	.....1,140	.....251	.....12,770
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....	.....0	XXX.....	.....0
33. Totals, extended term insurance.....	XXX.....	XXX.....	.....3	.....27
34. Totals, whole life and endowment.....	.....7	.....105	.....2,510	.....26,705
35. Totals (Lines 31 to 34).....	.....19	.....1,245	.....2,764	.....39,502

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....	.....0	.....0	.....0	.....0
37. Ordinary.....	.....1,245	.....0	.....39,502	.....0
38. Credit Life (Group and Individual).....	.....0	.....0	.....0	.....0
39. Group.....	.....0	.....0	.....0	.....0
40. Totals (Lines 36 to 39).....	.....1,245	.....0	.....39,502	.....0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX.....	.....0	XXX.....	.....0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....	.....0	XXX.....	.....0	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21.....	.....0	.....0	.....0	.....0
44. Servicemen's Group Life Insurance included in Line 21.....	.....0	.....0	.....0	.....0
45. Group Permanent Insurance included in Line 21.....	.....0	.....0	.....0	.....0

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....168
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance\
48. Waiver of Premium.....	.....0	.....0	.....9	.....943	.....0	.....0	.....0	.....0
49. Disability Income.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
50. Extended Benefits.....	.....0	.....0	XXX.....	XXX.....	.....0	.....0	.....0	.....0
51. Other.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
52. Total.....	.....0	(a).....0	.....9	(a).....943	.....0	(a).....0	.....0	(a).....0

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	.....0	.....1	.....0	.....0
2. Issued during year.....	.....0	.....0	.....0	.....0
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0
4. Increased during year (net).....	.....0	.....0	.....0	.....0
5. Total (Lines 1 to 4).....	.....0	.....1	.....0	.....0
Deductions during year:				
6. Decreased (net).....	.....0	.....0	.....0	.....0
7. Reinsurance ceded.....	.....0	.....0	.....0	.....0
8. Totals (Lines 6 and 7).....	.....0	.....0	.....0	.....0
9. In force end of year.....	.....0	.....1	.....0	.....0
10. Amount on deposit.....	.....0	(a).....13,979	.....0	(a).....0
11. Income now payable.....	.....0	.....1	.....0	.....0
12. Amount of income payable.....	(a).....0	(a).....4,020	(a).....0	(a).....0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	.....0	.....102	.....0	.....0
2. Issued during year.....	.....0	.....0	.....0	.....0
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0
4. Increased during year (net).....	.....0	.....0	.....0	.....0
5. Total (Lines 1 to 4).....	.....0	.....102	.....0	.....0
Deductions during year:				
6. Decreased (net).....	.....0	.....4	.....0	.....0
7. Reinsurance ceded.....	.....0	.....0	.....0	.....0
8. Totals (Lines 6 and 7).....	.....0	.....4	.....0	.....0
9. In force end of year.....	.....0	.....98	.....0	.....0
Income now payable:				
10. Amount of income payable.....	(a).....0	.....XXX	.....XXX	(a).....0
Deferred fully paid:				
11. Account balance.....	.....XXX	(a).....2,740,500	.....XXX	(a).....0
Deferred not fully paid:				
12. Account balance.....	.....XXX	(a).....0	.....XXX	(a).....0

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	.....0	.....0	.....0	.....0	.....34,127	.....0
2. Issued during year.....	.....0	.....0	.....0	.....0	.....2,656	.....0
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0	.....0	.....0
4. Increased during year (net).....	.....0	.....XXX	.....0	.....XXX	.....0	.....XXX
5. Total (Lines 1 to 4).....	.....0	.....XXX	.....0	.....XXX	.....36,783	.....XXX
Deductions during year:						
6. Conversions.....	.....0	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX
7. Decreased (net).....	.....0	.....XXX	.....0	.....XXX	.....5,351	.....XXX
8. Reinsurance ceded.....	.....0	.....XXX	.....0	.....XXX	.....0	.....XXX
9. Totals (Lines 6 to 8).....	.....0	.....XXX	.....0	.....XXX	.....5,351	.....XXX
10. In force end of year.....	.....0	(a).....0	.....0	(a).....0	.....31,432	(a).....0

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds	2 Dividend Accumulations
	Contracts	Contracts
1. In force end of prior year.....	.....0	.....13
2. Issued during year.....	.....0	.....0
3. Reinsurance assumed.....	.....0	.....0
4. Increased during year (net).....	.....0	.....0
5. Total (Lines 1 to 4).....	.....0	.....13
Deductions during year:		
6. Decreased (net).....	.....0	.....2
7. Reinsurance ceded.....	.....0	.....0
8. Totals (Lines 6 and 7).....	.....0	.....2
9. In force end of year.....	.....0	.....11
10. Amount of account balance.....	(a).....0	(a).....3,589

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

The Order Of United Commercial Travelers Of America
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)
Allocated by States and Territories

States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL.....L.....	8,140	0	597,669	0	605,809	0
2.	Alaska.....	AK.....N.....	266	0	8,737	0	9,003	0
3.	Arizona.....	AZ.....L.....	5,269	0	1,286,559	0	1,291,828	0
4.	Arkansas.....	AR.....L.....	5,016	0	1,275,792	0	1,280,807	0
5.	California.....	CA.....L.....	40,497	0	213,010	0	253,507	0
6.	Colorado.....	CO.....L.....	862	5,500	1,965,056	0	1,971,418	0
7.	Connecticut.....	CT.....L.....	4,503	0	13,448	0	17,951	0
8.	Delaware.....	DE.....L.....	0	0	8,532	0	8,532	0
9.	District of Columbia.....	DC.....L.....	39	0	25	0	64	0
10.	Florida.....	FL.....L.....	50,750	0	2,066,487	0	2,117,237	0
11.	Georgia.....	GA.....L.....	24,016	0	346,454	0	370,471	0
12.	Hawaii.....	HI.....N.....	0	0	489	0	489	0
13.	Idaho.....	ID.....L.....	0	0	2,438,979	0	2,438,979	0
14.	Illinois.....	IL.....L.....	34,978	8,312	1,980,088	0	2,023,378	0
15.	Indiana.....	IN.....L.....	33,262	0	2,835,012	0	2,868,274	0
16.	Iowa.....	IA.....L.....	6,462	0	1,252,480	0	1,258,942	0
17.	Kansas.....	KS.....L.....	7,399	1,850	322,497	0	331,746	0
18.	Kentucky.....	KY.....L.....	19,077	0	118,827	0	137,904	0
19.	Louisiana.....	LA.....L.....	18,902	0	1,325,485	0	1,344,387	0
20.	Maine.....	ME.....N.....	0	0	5,171	0	5,171	0
21.	Maryland.....	MD.....L.....	3,007	0	36,765	0	39,772	0
22.	Massachusetts.....	MA.....L.....	3,517	0	53,387	0	56,904	0
23.	Michigan.....	MI.....L.....	76,418	0	1,003,680	0	1,080,098	0
24.	Minnesota.....	MN.....L.....	1,191	0	95,257	0	96,448	0
25.	Mississippi.....	MS.....L.....	27,767	0	3,061,179	0	3,088,947	0
26.	Missouri.....	MO.....L.....	13,488	0	626,903	0	640,391	0
27.	Montana.....	MT.....L.....	434	0	956,148	0	956,582	0
28.	Nebraska.....	NE.....L.....	9,953	0	4,415,087	0	4,425,040	0
29.	Nevada.....	NV.....L.....	1,993	0	404,452	0	406,445	0
30.	New Hampshire.....	NH.....L.....	991	0	12,258	0	13,249	0
31.	New Jersey.....	NJ.....L.....	12,262	0	22,632	0	34,894	0
32.	New Mexico.....	NM.....N.....	234	0	23,792	0	24,027	0
33.	New York.....	NY.....L.....	1,698	0	63,087	0	64,785	0
34.	North Carolina.....	NC.....L.....	12,401	0	1,190,477	0	1,202,878	0
35.	North Dakota.....	ND.....L.....	4,821	2,000	808,054	0	814,875	0
36.	Ohio.....	OH.....L.....	57,343	0	1,149,502	0	1,206,845	0
37.	Oklahoma.....	OK.....L.....	10,863	0	369,382	0	380,245	0
38.	Oregon.....	OR.....L.....	16,986	0	1,644,309	0	1,661,296	0
39.	Pennsylvania.....	PA.....L.....	29,742	250	630,846	0	660,839	0
40.	Rhode Island.....	RI.....L.....	1,901	0	5,944	0	7,845	0
41.	South Carolina.....	SC.....L.....	4,316	0	414,023	0	418,339	0
42.	South Dakota.....	SD.....L.....	7,274	0	415,613	0	422,887	0
43.	Tennessee.....	TN.....L.....	25,965	400	272,327	0	298,692	0
44.	Texas.....	TX.....L.....	49,425	0	1,094,255	0	1,143,681	0
45.	Utah.....	UT.....L.....	1,345	0	696,162	0	697,507	0
46.	Vermont.....	VT.....L.....	0	0	5,455	0	5,455	0
47.	Virginia.....	VA.....L.....	17,260	0	2,316,742	0	2,334,002	0
48.	Washington.....	WA.....N.....	25	0	95,851	0	95,876	0
49.	West Virginia.....	WV.....L.....	9,713	0	1,100,557	0	1,110,270	0
50.	Wisconsin.....	WI.....L.....	11,871	0	1,971,489	0	1,983,360	0
51.	Wyoming.....	WY.....L.....	589	0	1,041,292	0	1,041,881	0
52.	American Samoa.....	AS.....N.....	0	0	0	0	0	0
53.	Guam.....	GU.....N.....	0	0	0	0	0	0
54.	Puerto Rico.....	PR.....N.....	0	0	0	0	0	0
55.	US Virgin Islands.....	VI.....N.....	0	0	0	0	0	0
56.	Northern Mariana Islands.....	MP.....N.....	0	0	0	0	0	0
57.	Canada.....	CAN.....L.....	971	0	954	0	1,925	0
58.	Aggregate Other Alien.....	OT.....XXX.....	0	0	0	0	0	0
59.	Subtotal.....	XXX.....	675,203	18,312	44,058,660	0	44,752,175	0
90.	Reporting entity contributions for employee benefit plans.....	XXX.....	0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....	0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	0	0	0	0	0	0
94.	Aggregate other amounts not allocable by State.....	XXX.....	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX.....	675,203	18,312	44,058,660	0	44,752,175	0
96.	Plus reinsurance assumed.....	XXX.....	0	0	0	0	0	0
97.	Totals (All Business).....	XXX.....	675,203	18,312	44,058,660	0	44,752,175	0
98.	Less reinsurance ceded.....	XXX.....	524,123	12,171	31,806,202	0	32,342,496	0
99.	Totals (All Business) less reinsurance ceded.....	XXX.....	151,080	6,141	(c) 12,252,458	0	12,409,679	0

DETAILS OF WRITE-INS								
58001.	.....	XXX.....	0	0	0	0	0	0
58002.	.....	XXX.....	0	0	0	0	0	0
58003.	.....	XXX.....	0	0	0	0	0	0
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX.....	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	0	0	0	0	0	0
9401.	.....	XXX.....	0	0	0	0	0	0
9402.	.....	XXX.....	0	0	0	0	0	0
9403.	.....	XXX.....	0	0	0	0	0	0
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX.....	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	47	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
		N - None of the above - Not allowed to write business in the state.....	10

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations.
STATE OF RESIDENCE

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:
EXHIBIT 1

The Order of United Commercial Travelers of America

FEIN: 31-4273120
NAIC: 56383
Ohio

UCT Charities

FEIN: 31-1486573
Ohio

**UCT Insurance Oversight
Board LLC**

FEIN: 83-3057701
Ohio

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