



ANNUAL STATEMENT

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

Loyal American Life Insurance Company

NAIC Group Code.....0901, 0901 (Current Period) (Prior Period)	NAIC Company Code..... 65722	Employer's ID Number..... 63-0343428
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Licensed as Business Type:	Life, Accident & Health	
Incorporated/Organized..... May 18, 1955	Commenced Business..... July 4, 1955	
Statutory Home Office	1300 East Ninth Street .. Cleveland .. OH .. US .. 44114 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	11200 Lakeline Blvd., Suite 100 .. Austin .. TX .. US .. 78717 (Street and Number) (City or Town, State, Country and Zip Code)	(512) 451-2224 (Area Code) (Telephone Number)
Mail Address	11200 Lakeline Blvd., Suite 100 .. Austin .. TX .. US .. 78717 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	11200 Lakeline Blvd., Suite 100 .. Austin .. TX .. US .. 78717 (Street and Number) (City or Town, State, Country and Zip Code)	(512) 451-2224 (Area Code) (Telephone Number)
Internet Web Site Address	www.CignaSupplementalBenefits.com	
Statutory Statement Contact	Renee Wilkins Feldman (Name) CSBFinRpt@cigna.com (E-Mail Address)	(512) 531-1465 (Area Code) (Telephone Number) (Extension) (512) 467-1399 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Stephen Burnett Jones	President	2. Byron Keith Buescher	Treasurer and Chief Accounting Officer
3. Anna Krishtul	Secretary	4. Mohammed Umar Gilani #	Appointed Actuary
OTHER			
Gregory John Czar	Executive Vice President and Chief Financial Officer	Timothy Andrew Bulat	Vice President and Chief Actuary
David Lawrence Chambers	Vice President-Sales and Marketing	Mark Fleming	Vice President and Assistant Treasurer
Joanne Ruth Hart	Vice President and Assistant Treasurer	Scott Ronald Lambert	Vice President and Assistant Treasurer
Ryan Bruce McGroarty	Vice President	Kathleen Murphy O'Neil	Vice President
Maureen Hardiman Ryan	Vice President and Assistant Treasurer		

DIRECTORS OR TRUSTEES

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

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

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

(Signature) Stephen Burnett Jones	(Signature) Byron Keith Buescher	(Signature) Anna Krishtul
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Treasurer and Chief Accounting Officer	Secretary
(Title)	(Title)	(Title)
Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This _____ day of February 2020	b. If no	1. State the amendment number _____
		2. Date filed _____
		3. Number of pages attached _____

Loyal American Life Insurance Company
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).....	239,661,907		239,661,907	242,929,299
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	68,726,671		68,726,671	63,074,932
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(5,285,239), Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....27,173,423, Schedule DA).....	21,888,184		21,888,184	5,048,076
6. Contract loans (including \$.....0 premium notes).....	10,326		10,326	1,703
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	330,287,088	.0	330,287,088	311,054,010
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	2,256,856		2,256,856	2,429,583
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(1,260,080)	28,226	(1,288,306)	(1,956,898)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	2,255,910		2,255,910	2,442,529
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	827,142	1,256	825,886	1,031,851
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	2,965,679		2,965,679	6,585,226
18.2 Net deferred tax asset.....	43,446,057	25,855,116	17,590,941	15,240,161
19. Guaranty funds receivable or on deposit.....	1,081,613		1,081,613	1,181,164
20. Electronic data processing equipment and software.....	5,367,652	5,366,552	1,100	6,363
21. Furniture and equipment, including health care delivery assets (\$.....0).....	92,603	92,603	.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	11,890,673		11,890,673	726,184
24. Health care (\$.....0) and other amounts receivable.....	6,050,066	6,050,066	.0	
25. Aggregate write-ins for other-than-invested assets.....	616,438	616,438	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	405,877,697	38,010,257	367,867,440	338,740,173
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	405,877,697	38,010,257	367,867,440	338,740,173

DETAILS OF WRITE-INS				
1101. ....			.0	
1102. ....			.0	
1103. ....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Premium Tax Refunds Due.....	28,012	28,012	.0	
2502. Other Receivables and Prepaid Expenses.....	588,426	588,426	.0	
2503. ....			.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).....	616,438	616,438	.0	.0

Loyal American Life Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....1,903,497 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,903,497	946,538
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	152,848,507	143,144,778
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	119	1,589
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	274,437	378,872
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	44,441,457	44,454,168
5.	Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
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).....		
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3	Coupons and similar benefits (including \$.....0 Modco).....		
7.	Amount provisionally held for deferred dividend policies not included in Line 6.....		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....3,785,530 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	3,790,348	3,998,071
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts.....		
9.2	Provision for experience rating refunds, including the liability of \$....273,731 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	273,731	148,291
9.3	Other amounts payable on reinsurance, including \$....1,005,793 assumed and \$.....0 ceded.....	1,005,793	2,155,924
9.4	Interest Maintenance Reserve (IMR, Line 6).....	487,252	759,908
10.	Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	1,053,550	898,919
11.	Commissions and expense allowances payable on reinsurance assumed.....	234	392
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	7,076,117	9,098,378
13.	Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	2,198,197	2,318,631
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2	Net deferred tax liability.....		
16.	Unearned investment income.....		
17.	Amounts withheld or retained by reporting entity as agent or trustee.....	784	1,280
18.	Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19.	Remittances and items not allocated.....	850,865	1,280,739
20.	Net adjustment in assets and liabilities due to foreign exchange rates.....		
21.	Liability for benefits for employees and agents if not included above.....		
22.	Borrowed money \$.....0 and interest thereon \$.....0.....		2,822
23.	Dividends to stockholders declared and unpaid.....		
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve (AVR Line 16, Col. 7).....	2,013,332	1,748,462
24.02	Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04	Payable to parent, subsidiaries and affiliates.....	14,028,010	9,666,952
24.05	Drafts outstanding.....		
24.06	Liability for amounts held under uninsured plans.....		
24.07	Funds held under coinsurance.....		
24.08	Derivatives.....		
24.09	Payable for securities.....		
24.10	Payable for securities lending.....		
24.11	Capital notes \$.....0 and interest thereon \$.....0.....		
25.	Aggregate write-ins for liabilities.....	756,231	894,160
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	233,002,461	221,898,874
27.	From Separate Accounts Statement.....		
28.	Total liabilities (Line 26 and 27).....	233,002,461	221,898,874
29.	Common capital stock.....	5,640,000	5,640,000
30.	Preferred capital stock.....		
31.	Aggregate write-ins for other-than-special surplus funds.....	0	0
32.	Surplus notes.....		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	233,994,712	208,994,712
34.	Aggregate write-ins for special surplus funds.....	0	0
35.	Unassigned funds (surplus).....	(104,769,733)	(97,793,413)
36.	Less treasury stock, at cost:		
36.1	.....0.000 shares common (value included in Line 29 \$.....0).....		
36.2	.....0.000 shares preferred (value included in Line 30 \$.....0).....		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	129,224,979	111,201,299
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	134,864,979	116,841,299
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	367,867,440	338,740,173
DETAILS OF WRITE-INS			
2501.	Escheat.....	551,330	624,952
2502.	Deferred Lease Liability.....	200,417	265,417
2503.	Other Liabilities.....	4,484	3,791
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).....	756,231	894,160
3101.	.....	
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.	.....	
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

Loyal American Life Insurance Company
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)	371,940,423	345,271,196
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	8,664,118	8,355,231
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	623,690	901,190
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	2,795,880	3,962,191
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	898,286	1,059,325
9. Totals (Lines 1 to 8.3)	384,922,397	359,549,133
10. Death benefits	586,503	586,881
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	259,632,506	241,281,127
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	29,903	10,118
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	(359)	21
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	11,407,360	8,765,713
20. Totals (Lines 10 to 19)	271,655,913	250,643,860
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	44,291,065	45,092,865
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	6,838,046	6,506,820
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	35,758,481	36,486,752
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	8,807,605	8,506,774
25. Increase in loading on deferred and uncollected premiums	75,560	(51,196)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	(110,049)	15,570
28. Totals (Lines 20 to 27)	367,316,621	347,201,445
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	17,605,776	12,347,688
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	17,605,776	12,347,688
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	3,610,020	3,821,319
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)	13,995,756	8,526,369
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....93,313 transferred to the IMR)	15,254	
35. Net income (Line 33 plus Line 34)	14,011,010	8,526,369
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	116,841,299	96,606,854
37. Net income (Line 35)	14,011,010	8,526,369
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0	(24,348,261)	(38,597,188)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(296,296)	1,414,919
41. Change in nonadmitted assets	3,967,333	1,137,574
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	(264,870)	(205,800)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	25,000,000	48,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(45,236)	(41,429)
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	18,023,680	20,234,445
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	134,864,979	116,841,299
DETAILS OF WRITE-INS		
08.301. Interest on Agent's Balances	773,876	1,013,808
08.302. Express Script Rebates	609	7,742
08.303. Other Miscellaneous Income	123,801	37,775
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)	898,286	1,059,325
2701. Penalties	(110,049)	15,570
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(110,049)	15,570
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

Loyal American Life Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	370,358,429	344,430,080
2. Net investment income.....	9,260,886	8,930,982
3. Miscellaneous income.....	3,648,930	4,980,087
4. Total (Lines 1 through 3).....	383,268,245	358,341,149
5. Benefit and loss related payments.....	261,249,359	232,608,838
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	104,311,792	94,007,814
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	83,786	15,032,480
10. Total (Lines 5 through 9).....	365,644,937	341,649,132
11. Net cash from operations (Line 4 minus Line 10).....	17,623,308	16,692,017
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	27,977,181	12,894,298
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	27,977,181	12,894,298
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	24,679,260	42,351,812
13.2 Stocks.....	30,000,000	42,000,000
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	54,679,260	84,351,812
14. Net increase (decrease) in contract loans and premium notes.....	8,623	1,586
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(26,710,702)	(71,459,100)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	25,000,000	48,000,000
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(1,470)	(29)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	928,972	899,069
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	25,927,502	48,899,040
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).....	16,840,108	(5,868,043)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	5,048,076	10,916,119
19.2 End of year (Line 18 plus Line 19.1).....	21,888,184	5,048,076
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Bond exchanges allowed under rule 144A of the 1933 Securities Act and other security restructures.....	15,756,455	5,370,965

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.....	371,940,423	3,723,028				368,217,395			
2. Considerations for supplementary contracts with life contingencies.....	.0	XXX	XXX			XXX	XXX		XXX
3. Net investment income.....	8,664,118	59,418				8,604,700			
4. Amortization of Interest Maintenance Reserve (IMR).....	623,690	4,303				619,387			
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0						XXX		
6. Commissions and expense allowances on reinsurance ceded.....	2,795,880	81,718		3		2,714,159	XXX		
7. Reserve adjustments on reinsurance ceded.....	.0						XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0						XXX		
8.2 Charges and fees for deposit-type contracts.....	.0					XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income.....	898,286	.0	.0	.0	.0	898,286	.0	.0	.0
9. Totals (Lines 1 to 8.3).....	384,922,397	3,868,467	.0	3	.0	381,053,927	.0	.0	.0
10. Death benefits.....	586,503	586,503				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments).....	.0					XXX	XXX		
12. Annuity benefits.....	.0	XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts.....	259,632,506					259,632,506	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0						XXX		
15. Surrender benefits and withdrawals for life contracts.....	29,903	29,903				XXX	XXX		
16. Group conversions.....	.0						XXX		
17. Interest and adjustments on contract or deposit-type contract funds.....	(359)					(359)	XXX		
18. Payments on supplementary contracts with life contingencies.....	.0					XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts.....	11,407,360	956,959				10,450,401	XXX		
20. Totals (Lines 10 to 19).....	271,655,913	1,573,365	.0	.0	.0	270,082,548	XXX	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	44,291,065	1,689,991		3		42,601,071			XXX
22. Commissions and expense allowances on reinsurance assumed.....	6,838,046	1,338				6,836,708	XXX		
23. General insurance expenses and fraternal expenses.....	35,758,481	587,174				35,171,307			
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	8,807,605	93,815				8,713,790			
25. Increase in loading on deferred and uncollected premiums.....	75,560	2,120				73,440	XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0						XXX		
27. Aggregate write-ins for deductions.....	(110,049)	(1,805)	.0	.0	.0	(108,244)	.0	.0	.0
28. Totals (Lines 20 to 27).....	367,316,621	3,945,998	.0	3	.0	363,370,620	.0	.0	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	17,605,776	(77,531)	.0	.0	.0	17,683,307	.0	.0	.0
30. Dividends to policyholders and refunds to members.....	.0						XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	17,605,776	(77,531)	.0	.0	.0	17,683,307	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	3,610,020	(15,882)				3,625,902			
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).....	13,995,756	(61,649)	.0	.0	.0	14,057,405	.0	.0	.0
34. Policies/certificates in force end of year.....	327,378	28,175		1,394		297,809	XXX		

DETAILS OF WRITE-INS

08.301. Interest on Agent's Balances.....	773,877					773,877			
08.302. Express Script Rebates.....	.609					.609			
08.303. Other Miscellaneous Income.....	123,800					123,800			
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).....	898,286	.0	.0	.0	.0	898,286	.0	.0	.0
2701. Penalties.....	(110,049)	(1,805)				(108,244)			
2702. ....	.0								
2703. ....	.0								
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	(110,049)	(1,805)	.0	.0	.0	(108,244)	.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).....	3,723,028		3,723,028									
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	59,418		59,418									
4. Amortization of Interest Maintenance Reserve (IMR).....	4,303		4,303									
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0											
6. Commissions and expense allowances on reinsurance ceded.....	81,718		81,718									
7. Reserve adjustments on reinsurance ceded.....	.0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0											
8.2 Charges and fees for deposit-type contracts.....	.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).....	3,868,467	.0	3,868,467	.0	.0	.0	.0	.0	.0	.0	.0	.0
10. Death benefits.....	586,503		586,503									
11. Matured endowments (excluding guaranteed annual pure endowments).....	.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											
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0											
15. Surrender benefits and withdrawals for life contracts.....	29,903		29,903									
16. Group conversions.....	.0											
17. Interest and adjustments on contract or deposit-type contract funds.....	.0											
18. Payments on supplementary contracts with life contingencies.....	.0											
19. Increase in aggregate reserves for life and accident and health contracts.....	956,959		956,959									
20. Totals (Lines 10 to 19).....	1,573,365	.0	1,573,365	.0	.0	.0	.0	.0	.0	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	1,689,991		1,689,991									XXX
22. Commissions and expense allowances on reinsurance assumed.....	1,338		1,338									
23. General insurance expenses.....	587,174		587,174									
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	93,815		93,815									
25. Increase in loading on deferred and uncollected premiums.....	2,120		2,120									
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0											
27. Aggregate write-ins for deductions.....	(1,805)	.0	(1,805)	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27).....	3,945,998	.0	3,945,998	.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).....	(77,531)	.0	(77,531)	.0	.0	.0	.0	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members.....	.0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(77,531)	.0	(77,531)	.0	.0	.0	.0	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	(15,882)		(15,882)									
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).....	(61,649)	.0	(61,649)	.0	.0	.0	.0	.0	.0	.0	.0	.0
34. Policies/certificates in force end of year.....	28,175		28,175									

DETAILS OF WRITE-INS

08.301. ....	.0											
08.302. ....	.0											
08.303. ....	.0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2701. Penalties.....	(1,805)		(1,805)									
2702. ....	.0											
2703. ....	.0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	(1,805)	.0	(1,805)	.0	.0	.0	.0	.0	.0	.0	.0	.0

- (a) Include premium amounts for preneed plans included in Line 1.
- (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								
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	.0								
4. Amortization of Interest Maintenance Reserve (IMR).....	.0								
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0								
6. Commissions and expense allowances on reinsurance ceded.....	.0								
7. Reserve adjustments on reinsurance ceded.....	.0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0								
8.2 Charges and fees for deposit-type contracts.....	.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								
11. Matured endowments (excluding guaranteed annual pure endowments).....	.0								
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	.0								
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0								
15. Surrender benefits and withdrawals for life contracts.....	.0								
16. Group conversions.....	.0								
17. Interest and adjustments on contract or deposit-type contract funds.....	.0								
18. Payments on supplementary contracts with life contingencies.....	.0								
19. Increase in aggregate reserves for life and accident and health contracts.....	.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								XXX
22. Commissions and expense allowances on reinsurance assumed.....	.0								
23. General insurance expenses.....									
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	.0								
25. Increase in loading on deferred and uncollected premiums.....	.0								
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.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								
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								
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								

DETAILS OF WRITE-INS

08.301. ....	.0								
08.302. ....	.0								
08.303. ....	.0								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
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								
2702. ....	.0								
2703. ....	.0								
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
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.

(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.....	0						
2. Considerations for supplementary contracts with life contingencies.....	0	xxx	xxx	xxx	xxx		xxx
3. Net investment income.....	0						
4. Amortization of Interest Maintenance Reserve (IMR).....	0						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	3	3					
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	3	3	0	0	0	0	0
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	0	xxx					
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	0						
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	0						
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	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).....	3	3					
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	0						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0						
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	3	3	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						
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						
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.....	1,394	1,394					

DETAILS OF WRITE-INS

08.301.	0						
08.302.	0						
08.303.	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						
2702.	0						
2703.	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						
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	0						
4. Amortization of Interest Maintenance Reserve (IMR).....	0						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	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						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	0						
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	0						
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	0						
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	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						
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	0						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0						
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	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						
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						
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						
DETAILS OF WRITE-INS							
08.301.	0						
08.302.	0						
08.303.	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						
2702.	0						
2703.	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.....	368,217,395			282,834,068		238,625					1,408,471		83,736,231
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.....	8,604,700			2,958,264		2,176					520,774		5,123,486
4. Amortization of Interest Maintenance Reserve (IMR).....	619,387			212,945		186					37,473		368,783
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0												
6. Commissions and expense allowances on reinsurance ceded.....	2,714,159										16,487	1,133	2,696,539
7. Reserve adjustments on reinsurance ceded.....	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Sep. Accts.....	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.....	898,286	0	0	690,206	0	538	0	0	0	0	3,411	0	204,131
9. Totals (Lines 1 to 8.3).....	381,053,927	0	0	286,695,483	0	241,525	0	0	0	0	1,986,616	1,133	92,129,170
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.....	259,632,506			222,880,436		156,684					2,827,413		33,767,973
14. Coupons, guaranteed annual pure endowments and similar benefits.....	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												
17. Interest and adjustments on contract or deposit-type contract funds.....	(359)										(134)		(225)
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.....	10,450,401			670,500		(1,386)					(1,543,628)		11,324,915
20. Totals (Lines 10 to 19).....	270,082,548	0	0	223,550,936	0	155,298	0	0	0	0	1,283,651	0	45,092,663
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	42,601,071			23,598,862							16,847	1,133	18,984,229
22. Commissions and expense allowances on reinsurance assumed.....	6,836,708			1,143,498		(5,503)					18,129		5,680,584
23. General insurance expenses.....	35,171,307			21,225,884		21,103					105,514		13,818,806
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	8,713,790			6,347,124							3,486	1,743	2,361,437
25. Increase in loading on deferred and uncollected premiums.....	73,440			45,542		8					(69)		27,959
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0												
27. Aggregate write-ins for deductions.....	(108,244)	0	0	(65,325)	0	(65)	0	0	0	0	(325)	0	(42,529)
28. Totals (Lines 20 to 27).....	363,370,620	0	0	275,846,521	0	170,841	0	0	0	0	1,427,233	2,876	85,923,149
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	17,683,307	0	0	10,848,962	0	70,684	0	0	0	0	559,383	(1,743)	6,206,021
30. Dividends to policyholders and refunds to members.....	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	17,683,307	0	0	10,848,962	0	70,684	0	0	0	0	559,383	(1,743)	6,206,021
32. Federal income taxes incurred (excluding tax on capital gains).....	3,625,902			2,224,631		14,502					114,567	(363)	1,272,565
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).....	14,057,405	0	0	8,624,331	0	56,182	0	0	0	0	444,816	(1,380)	4,933,456
34. Policies/certificates in force end of year.....	297,809			116,360		707					4,478		176,264

DETAILS OF WRITE-INS

08.301. Interest on Agent's Balances.....	773,877			594,493		464					2,941		175,979
08.302. Express Script Rebates.....	609			609									
08.303. Other Miscellaneous Income.....	123,800			95,104		74					470		28,152
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).....	898,286	0	0	690,206	0	538	0	0	0	0	3,411	0	204,131
2701. Penalties.....	(108,244)			(65,325)		(65)					(325)		(42,529)
2702.	0												
2703.	0												
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	(108,244)	0	0	(65,325)	0	(65)	0	0	0	0	(325)	0	(42,529)

(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.....	946,538		946,538									
2. Tabular net premiums or considerations.....	2,026,514		2,026,514									
3. Present value of disability claims incurred.....	0											
4. Tabular interest.....	67,032		67,032									
5. Tabular less actual reserve released.....	0											
6. Increase in reserve on account of change in valuation basis.....	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0	XXX								XXX		
7. Other increases (net).....	0											
8. Totals (Lines 1 to 7).....	3,040,084	0	3,040,084	0	0	0	0	0	0	0	0	0
9. Tabular cost.....	1,025,471		1,025,471									
10. Reserves released by death.....	21,906		21,906									
11. Reserves released by other terminations (net).....	89,210		89,210									
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0											
13. Net transfers to or (from) Separate Accounts.....	0											
14. Total deductions (Lines 9 to 13).....	1,136,587	0	1,136,587	0	0	0	0	0	0	0	0	0
15. Reserve December 31, current year.....	1,903,497	0	1,903,497	0	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year.....	834,424		834,424									
17. Amount available for policy loans based upon Line 16 CSV.....	803,519		803,519									

(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-Group Life Insurance
NONE

Analysis of Increase in Reserves-Individual Annuities
NONE

Analysis of Increase in Reserves-Group Annuities
NONE

Loyal American Life Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds.....	(a).....82,224	.....82,115
1.1	Bonds exempt from U.S. tax.....	(a).....	.....
1.2	Other bonds (unaffiliated).....	(a).....8,865,432	.....8,684,476
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....	.....
2.21	Common stocks of affiliates.....	.....	.....
3.	Mortgage loans.....	(c).....	.....
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....798	.....798
6.	Cash, cash equivalents and short-term investments.....	(e).....281,686	.....290,025
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	.....(10,005)	.....(10,005)
10.	Total gross investment income.....	.....9,220,135	.....9,047,409
11.	Investment expenses.....	.....	(g).....383,291
12.	Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13.	Interest expense.....	.....	(h).....
14.	Depreciation on real estate and other invested assets.....	.....	(i).....0
15.	Aggregate write-ins for deductions from investment income.....	.....	.....0
16.	Total deductions (Lines 11 through 15).....	.....	.....383,291
17.	Net investment income (Line 10 minus Line 16).....	.....	.....8,664,118

DETAILS OF WRITE-INS

0901.	Intercompany Loan Interest Expense.....	.....(10,005)	.....(10,005)
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....(10,005)	.....(10,005)
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....240,749 accrual of discount less \$.....669,821 amortization of premium and less \$....155,372 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$....2,374 amortization of premium and less \$....3,840 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds.....	.....	.....0	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....	.....459,601	.....459,601	.....	.....
1.3	Bonds of affiliates.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	.....	.....0	.....	.....
2.21	Common stocks of affiliates.....	.....	.....0	.....(24,348,261)	.....
3.	Mortgage loans.....	.....	.....0	.....	.....
4.	Real estate.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....	.....0	.....	.....
7.	Derivative instruments.....	.....	.....0	.....	.....
8.	Other invested assets.....	.....	.....0	.....	.....
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....	.....459,601	.....0	.....(24,348,261)	.....0

DETAILS OF WRITE-INS

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

Loyal American Life Insurance Company
EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

			Ordinary			Insurance Group		Accident and Health				
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected.....	486,232		22,500							463,732		
2. Deferred and accrued.....	0											
3. Deferred, accrued and uncollected:												
3.1 Direct.....	557,201		22,500					67,787		466,914		
3.2 Reinsurance assumed.....	3,589									3,589		
3.3 Reinsurance ceded.....	74,559							67,787		6,772		
3.4 Net (Line 1 + Line 2).....	486,232	0	22,500	0	0	0	0	0	0	463,732	0	0
4. Advance.....	675,538		1,203							674,335		
5. Line 3.4 - Line 4.....	(189,306)	0	21,297	0	0	0	0	0	0	(210,603)	0	0
6. Collected during year:												
6.1 Direct.....	54,150,199		1,166,079					1,038,146		51,945,974		
6.2 Reinsurance assumed.....	2,441,294							7,701		2,433,593		
6.3 Reinsurance ceded.....	1,226,535							1,038,146		188,389		
6.4 Net.....	55,364,958	0	1,166,079	0	0	0	0	7,701	0	54,191,178	0	0
7. Line 5 + Line 6.4.....	55,175,652	0	1,187,376	0	0	0	0	7,701	0	53,980,575	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	(711,920)		26,182							(738,102)		
9. First year premiums and considerations:												
9.1 Direct.....	54,703,212		1,161,194					1,009,900		52,532,118		
9.2 Reinsurance assumed.....	2,379,701							7,701		2,372,000		
9.3 Reinsurance ceded.....	1,195,341							1,009,900		185,441		
9.4 Net (Line 7 - Line 8).....	55,887,572	0	1,161,194	0	0	0	0	7,701	0	54,718,677	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct.....	0											
10.2 Reinsurance assumed.....	0											
10.3 Reinsurance ceded.....	0											
10.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected.....	(1,014,421)		64,223					(3,304)		(1,075,340)		
12. Deferred and accrued.....	(125,440)									(125,440)		
13. Deferred, accrued and uncollected:												
13.1 Direct.....	2,284,930		652,434					325,195		1,307,301		
13.2 Reinsurance assumed.....	(2,302,359)		7,163					(3,470)		(2,306,052)		
13.3 Reinsurance ceded.....	1,122,432		595,374					325,029		202,029		
13.4 Net (Line 11 + Line 12).....	(1,139,861)	0	64,223	0	0	0	0	(3,304)	0	(1,200,780)	0	0
14. Advance.....	3,114,809		3,615					22,808		3,088,386		
15. Line 13.4 - Line 14.....	(4,254,670)	0	60,608	0	0	0	0	(26,112)	0	(4,289,166)	0	0
16. Collected during year:												
16.1 Direct.....	251,483,478		6,598,607	43,374				4,597,764		240,243,733		
16.2 Reinsurance assumed.....	81,148,976		19,181					1,819,158		79,310,637		
16.3 Reinsurance ceded.....	16,862,587		4,063,945	43,374				4,544,604		8,210,664		
16.4 Net.....	315,769,867	0	2,553,843	0	0	0	0	1,872,318	0	311,343,706	0	0
17. Line 15 + Line 16.4.....	311,515,197	0	2,614,451	0	0	0	0	1,846,206	0	307,054,540	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	(4,537,656)		52,616					(11,946)		(4,578,326)		
19. Renewal premiums and considerations:												
19.1 Direct.....	251,441,122		6,557,406	43,374				4,565,477		240,274,865		
19.2 Reinsurance assumed.....	81,405,802		18,732					1,805,086		79,581,984		
19.3 Reinsurance ceded.....	16,794,071		4,014,303	43,374				4,512,411		8,223,983		
19.4 Net (Line 17 - Line 18).....	316,052,853	0	2,561,835	0	0	0	0	1,858,152	0	311,632,866	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct.....	306,144,334	0	7,718,600	43,374	0	0	0	5,575,377	0	292,806,983	0	0
20.2 Reinsurance assumed.....	83,785,503	0	18,732	0	0	0	0	1,812,787	0	81,953,984	0	0
20.3 Reinsurance ceded.....	17,989,412	0	4,014,303	43,374	0	0	0	5,522,311	0	8,409,424	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	371,940,425	0	3,723,029	0	0	0	0	1,865,853	0	366,351,543	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)

	Insurance											12 Fraternal (Fraternal Benefit Societies Only)
	1	2	Ordinary		5	Group		Accident and Health			11	
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums.....0												
22. All other.....0												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded.....688,839								570,911		117,928		
23.2 Reinsurance assumed.....1,059,531								100		1,059,431		
23.3 Net ceded less assumed.....(370,692)		0	0	0	0	0	0	570,811	0	(941,503)	0	0
24. Single:												
24.1 Reinsurance ceded.....0												
24.2 Reinsurance assumed.....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.....2,107,040			81,718	3				826,710		1,198,609		
25.2 Reinsurance assumed.....5,778,515			1,338					181,347		5,595,830		
25.3 Net ceded less assumed.....(3,671,475)		0	80,380	3	0	0	0	645,363	0	(4,397,221)	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6).....2,795,879		0	81,718	3	0	0	0	1,397,621	0	1,316,537	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....6,838,046		0	1,338	0	0	0	0	181,447	0	6,655,261	0	0
26.3 Net ceded less assumed.....(4,042,167)		0	80,380	3	0	0	0	1,216,174	0	(5,338,724)	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single).....18,259,830			1,369,939					571,854		16,318,037		
28. Single.....0												
29. Renewal.....26,031,236			320,052	3				826,856		24,884,325		
30. Deposit-type contract funds.....0												
31. Totals (to agree with Page 6, Line 21).....44,291,066		0	1,689,991	3	0	0	0	1,398,710	0	41,202,362	0	0

Loyal American Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

		Insurance			4	5	6	7
		1	Accident and Health					
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent.....	15,421		817,486				832,907
2.	Salaries and wages.....	358,268		18,341,009				18,699,277
3.11	Contributions for benefit plans for employees.....	71,987		2,865,803				2,937,790
3.12	Contributions for benefit plans for agents.....							0
3.21	Payments to employees under non-funded benefit plans.....	2,497		133,286				135,783
3.22	Payments to agents under non-funded benefit plans.....							0
3.31	Other employee welfare.....	2,073		114,930				117,003
3.32	Other agent welfare.....							0
4.1	Legal fees and expenses.....	3,219		173,456				176,675
4.2	Medical examination fees.....			141,357				141,357
4.3	Inspection report fees.....							0
4.4	Fees of public accountants and consulting actuaries.....	3,088		273,481				276,569
4.5	Expense of investigation and settlement of policy claims.....	118	466,286	1,044,991				1,511,395
5.1	Traveling expenses.....	7,778		375,974				383,752
5.2	Advertising.....	19,093		511,959				531,052
5.3	Postage, express, telegraph and telephone.....	18,723		1,725,593				1,744,316
5.4	Printing and stationery.....	4,683		129,522				134,205
5.5	Cost or depreciation of furniture and equipment.....	4,023		211,478				215,501
5.6	Rental of equipment.....	(611)		21,117				20,506
5.7	Cost or depreciation of EDP equipment and software.....	13,996		640,056				654,052
6.1	Books and periodicals.....	363		19,105				19,468
6.2	Bureau and association fees.....	913		50,444				51,357
6.3	Insurance, except on real estate.....							0
6.4	Miscellaneous losses.....	11,805		630,121				641,926
6.5	Collection and bank service charges.....	15,021		801,727				816,748
6.6	Sundry general expenses.....	4,526	43,166	827,794				875,486
6.7	Group service and administration fees.....	4		205				209
6.8	Reimbursements by uninsured plans.....							0
7.1	Agency expense allowance.....							0
7.2	Agents' balances charged off (less \$.....0 recovered).....							0
7.3	Agency conferences other than local meetings.....	2,168		44,321				46,489
8.1	Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX		0
8.2	Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only).....	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses.....							0
9.2	Investment expenses not included elsewhere.....					383,291		383,291
9.3	Aggregate write-ins for expenses.....	28,018	0	4,766,638	0	0	0	4,794,656
10.	General expenses Incurred.....	587,174	509,452	34,661,853	0	383,291	(b).....0	(a).....36,141,770
11.	General expenses unpaid December 31, prior year.....	130,620	132,367	8,835,391				9,098,378
12.	General expenses unpaid December 31, current year.....	116,194	100,814	6,859,109				7,076,117
13.	Amounts receivable relating to uninsured plans, prior year.....							0
14.	Amounts receivable relating to uninsured plans, current year.....							0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	601,600	541,005	36,638,135	0	383,291	0	38,164,031

DETAILS OF WRITE-INS							
09.301.	Consulting Fees.....	4,678		569,293			573,971
09.302.	TPA Service Fees.....	176		482,764			482,940
09.303.	Outside Sales Expense.....			259,379			259,379
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	23,164	0	3,455,202	0	0	3,478,366
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	28,018	0	4,766,638	0	0	4,794,656
(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 \$.....0; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....0							
5. Religious \$.....0; 6. Membership \$.....0; 7. Other \$.....0; 8. Total \$.....0							

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
2.	State insurance department licenses and fees.....	17,322	947,460				964,782
3.	State taxes on premiums.....	57,797	6,937,754				6,995,551
4.	Other state taxes, including \$.....0 for employee benefits.....		31,428				31,428
5.	U.S. Social Security taxes.....	18,592	791,602				810,194
6.	All other taxes.....	104	5,545				5,649
7.	Taxes, licenses and fees incurred.....	93,815	8,713,789	0	0	0	8,807,604
8.	Taxes, licenses and fees unpaid December 31, prior year.....	21,022	2,297,609				2,318,631
9.	Taxes, licenses and fees unpaid December 31, current year.....	23,414	2,174,783				2,198,197
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	91,423	8,836,615	0	0	0	8,928,038

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

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

Annual Statement for the year 2019 of the

Loyal American Life Insurance Company

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. AM(5)	3.00% ANB.....	8,288	.....8,288		
0100002. 41 CET	3.00%	14,084	.....14,084		
0100003. 41 CSO	2.50%	16,854	.....16,854		
0100004. 41 CSO	2.50% CRVM.....	924	.....924		
0100005. 41 CSO	2.75% CRVM.....	39,725	.....39,725		
0100006. 41 CSO	3.00%	3,043,849	.....3,043,849		
0100007. 41 CSO	3.00% CRVM.....	400,800	.....400,800		
0100008. 58 CET	2.50%	105,247	.....105,247		
0100009. 58 CET	3.00%	713,925	.....713,925		
0100010. 58 CET	3.50%	1,520,666	.....1,520,666		
0100011. 58 CET	3.50% ALB.....	38,369	.....38,369		
0100012. 58 CET	3.50% ANB.....	410,862	.....410,862		
0100013. 58 CET	4.00%	4,876	.....4,876		
0100014. 58 CET	4.00% ALB	20,382	.....20,382		
0100015. 58 CET	4.50%	49,654	.....49,654		
0100016. 58 CSO	2.00%	27,084	.....27,084		
0100017. 58 CSO	2.50%	135,586	.....135,586		
0100018. 58 CSO	2.50% CRVM	0			
0100019. 58 CSO	2.75% CRVM.....	0			
0100020. 58 CSO	3.00%	3,671,997	.....3,671,997		
0100021. 58 CSO	3.00% CRVM.....	25,938,310	.....25,938,310		
0100022. 58 CSO	3.00% CRVM ANB.....	65,776	.....65,776		
0100023. 58 CSO	3.50%	561,001	.....561,001		
0100024. 58 CSO	3.50% ALB	56,652	.....56,652		
0100025. 58 CSO	3.50% ANB	8	.....8		
0100026. 58 CSO	3.50% CRVM.....	8,315,113	.....8,315,113		
0100027. 58 CSO	3.50% CRVM ALB.....	4,848	.....4,848		
0100028. 58 CSO	3.50% CRVM ANB.....	32,806	.....32,806		
0100029. 58 CSO	4.00%	87,651	.....87,651		
0100030. 58 CSO	4.00% ALB.....	392	.....392		
0100031. 58 CSO	4.00% CRVM.....	4,926,836	.....4,926,836		
0100032. 58 CSO	4.00% CRVM ALB.....	2,856	.....2,856		
0100033. 58 CSO	4.50%	420,979	.....420,979		
0100034. 58 CSO	4.50% CRVM.....	19,219,431	.....19,219,431		
0100035. 58 CSO	4.50% CRVM ALB.....	19,228	.....19,228		
0100036. 58 CSO	4.50%/20/3.50% CRVM.....	2,698,121	.....2,698,121		
0100037. 58 CSO	5.50% CRVM ALB.....	29,852	.....29,852		
0100038. 80 CET	3.50%	3,507	.....3,507		
0100039. 80 CET	4.50%	111,290	.....111,290		
0100040. 80 CET	5.00%.....	22,848	.....22,848		
0100041. 80 CET	5.50%.....	55,018	.....55,018		
0100042. 80 CET	6.00%.....	9,998	.....9,998		
0100043. 80 CSO	3.50%	1,154	.....1,154		
0100044. 80 CSO	3.50% CRVM.....	190,134	.....190,134		
0100045. 80 CSO	4.00%.....	187	.....187		
0100046. 80 CSO	4.00% CRVM.....	166,382	.....166,382		
0100047. 80 CSO	4.00% CRVM ALB.....	291,111	.....291,111		
0100048. 80 CSO	4.50%	174,823	.....174,823		
0100049. 80 CSO	4.50% CRVM.....	11,094,317	.....11,094,317		
0100050. 80 CSO	4.50% CRVM ALB.....	71,541	.....71,541		
0100051. 80 CSO	5.00%	49,411	.....49,411		
0100052. 80 CSO	5.00% CRVM.....	3,814,073	.....3,814,073		
0100053. 80 CSO	5.25% CRVM.....	11,664,048	.....11,664,048		
0100054. 80 CSO	5.50%	95,681	.....95,681		
0100055. 80 CSO	5.50% CRVM.....	6,658,389	.....6,658,389		
0100056. 80 CSO	6.00% ALB.....	48,645	.....48,645		
0100057. 80 CSO	6.00% CRVM.....	1,877,788	.....1,877,788		
0100058. 01 CSO	3.50% CRVM ALB.....	1,891,262	.....1,891,262		
0100059. 01 CSO	4.00% CRVM ANB.....	1,563,994	.....1,563,994		
0100060. 17 CSO	3.50% CRVM ALB.....	12,235	.....12,235		
0100061. Unearned Premium.....		4,106			.....4,106
0100062. a-2000 6.00% NLP.....		248,704	.....248,704		
0199997. Totals (Gross).....	.....112,723,678	.....0	.....112,719,572	.....0	.....4,106
0199998. Reinsurance ceded.....	.....110,820,181		.....110,816,075		.....4,106
0199999. Totals (Net).....	.....1,903,497	.....0	.....1,903,497	.....0	.....0

Annuities (excluding supplementary contracts with life contingencies):

0200001. 71 IAM 6.00% 1971-1973 (Imm).....	.....0	.....XXX.....		.....XXX.....	
0200002. 71 IAM 11.25% 1983-1984 (Imm).....	.....1,479	.....XXX.....	.....1,479	.....XXX.....	
0200003. 71 IAM 11.00% 1985 (Imm).....	.....50,728	.....XXX.....	.....50,728	.....XXX.....	
0200004. 83 IAM 9.25% 1986 (Imm).....	.....1,448	.....XXX.....	.....1,448	.....XXX.....	
0200005. 83 IAM 8.00% 1987 (Imm).....	.....10,357	.....XXX.....	.....10,357	.....XXX.....	
0200006. 83 IAM 8.75% 1988-1989 (Imm).....	.....33,400	.....XXX.....	.....33,400	.....XXX.....	

Annual Statement for the year 2019 of the

Loyal American Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200007. 83 IAM 8.25% 1990-1991 (Imm).....	264,182	XXX.....	264,182	XXX.....	
0200008. 83 IAM 7.00% 1993 (Imm).....	79,295	XXX.....	79,295	XXX.....	
0200009. 83 IAM 6.50% 1994 (Imm).....	7,412	XXX.....	7,412	XXX.....	
0200010. 83 IAM 7.25% 1995 (Imm).....	3,398	XXX.....	3,398	XXX.....	
0200011. 83 IAM 6.75% 1996-1997 (Imm).....	17,419	XXX.....	17,419	XXX.....	
0200012. 83 IAM 6.25% 1998 (Imm).....	0	XXX.....		XXX.....	
0200013. Annuity 2000 6.25% 1999 (Imm).....	58,139	XXX.....	58,139	XXX.....	
0200014. Annuity 2000 6.75% 2001 (Imm).....	29,815	XXX.....	29,815	XXX.....	
0200015. Annuity 2000 6.50% 2002 (Imm).....	7,994	XXX.....	7,994	XXX.....	
0200016. Annuity 2000 6.00% 2003 (Imm).....	24,990	XXX.....	24,990	XXX.....	
0200017. Annuity 2000 5.50% 2004 (Imm).....	17,250	XXX.....	17,250	XXX.....	
0200018. Annuity 2000 5.25% 2006 (Imm).....	36,321	XXX.....	36,321	XXX.....	
0200019. Annuity 2000 5.50% 2007-2008 (Imm).....	149,060	XXX.....	149,060	XXX.....	
0200020. Annuity 2000 6.00% 2009 (Imm).....	73,213	XXX.....	73,213	XXX.....	
0200021. Annuity 2000 5.25% 2010 (Imm).....	40,893	XXX.....	40,893	XXX.....	
0200022. Annuity 2000 5.00% 2011 (Imm).....	93,024	XXX.....	93,024	XXX.....	
0200023. Annuity 2000 4.25% 2012 (Imm).....	589,068	XXX.....	589,068	XXX.....	
0200024. Annuity 2000 4.00% 2013 (Imm).....	21,685	XXX.....	21,685	XXX.....	
0200025. Annuity 2000 4.50% 2014 (Imm).....	53,598	XXX.....	53,598	XXX.....	
0200026. Annuity 2000 4.00% 2015 (Imm).....	227,308	XXX.....	227,308	XXX.....	
0200027. Annuity 2000 4.00% 2016 (Imm).....	195,750	XXX.....	195,750	XXX.....	
0200028. Annuity 2000 3.75% 2017 (Imm).....	113,133	XXX.....	113,133	XXX.....	
0200029. Annuity 2000 3.75% 2018 (Imm).....	349,999	XXX.....	349,999	XXX.....	
0200030. Annuity 2000 4.00% 2019 (Imm).....	516,637	XXX.....	516,637	XXX.....	
0200031. 71 IAM 6.00% 1970-1985 (Def).....	710,324	XXX.....	710,324	XXX.....	
0200032. Annuity 2000 5.25% 1999 (Def).....	196,002	XXX.....	196,002	XXX.....	
0200033. Annuity 2000 5.75% 2000 (Def).....	73,554	XXX.....	73,554	XXX.....	
0200034. Annuity 2000 5.50% 2001-2002 (Def).....	12,748,870	XXX.....	12,748,870	XXX.....	
0200035. Annuity 2000 5.00% 2003 (Def).....	11,216,372	XXX.....	11,216,372	XXX.....	
0200036. Annuity 2000 4.75% 2004 (Def).....	2,061,903	XXX.....	2,061,903	XXX.....	
0200037. Annuity 2000 4.50% 2005-2006 (Def).....	1,378,639	XXX.....	1,378,639	XXX.....	
0200038. Annuity 2000 4.75% 2007-2008 (Def).....	68,254,789	XXX.....	68,254,789	XXX.....	
0200039. Annuity 2000 5.00% 2009 (Def).....	5,674,527	XXX.....	5,674,527	XXX.....	
0200040. Annuity 2000 4.50% 2010 (Def).....	2,038,406	XXX.....	2,038,406	XXX.....	
0200041. Annuity 2000 3.75% 2013 (Def).....	34,411	XXX.....	34,411	XXX.....	
0200042. Annuity 2000 3.75% 2013 (Def).....	89,451	XXX.....	89,451	XXX.....	
0299997. Totals (Gross).....	107,544,243	XXX.....	107,544,243	XXX.....	0
0299998. Reinsurance ceded.....	107,544,243	XXX.....	107,544,243	XXX.....	
0299999. Totals (Net).....	0	XXX.....	0	XXX.....	0
Supplementary Contracts with Life Contingencies:					
0300001. 71 IAM 6.00% 1971-1973.....	255	.....	255	.....
0300002. 71 IAM 11.25% 1983-1984.....	0	.....		.....
0300003. 83 IAM 9.25% 1986.....	8,304	.....	8,304	.....
0300004. 83 IAM 8.00% 1987.....	0	.....		.....
0300005. 83 IAM 8.75% 1988-1989.....	4,582	.....	4,582	.....
0300006. 83 IAM 8.25% 1990-1991.....	1,454	.....	1,454	.....
0300007. 83 IAM 7.75% 1992.....	1,281	.....	1,281	.....
0300008. 83 IAM 7.00% 1993.....	9,928	.....	9,928	.....
0300009. 83 IAM 6.50% 1994.....	12,476	.....	12,476	.....
0300010. 83 IAM 7.25% 1995.....	4,398	.....	4,398	.....
0300011. 83 IAM 6.75% 1996-1997.....	2,626	.....	2,626	.....
0300012. 83 IAM 6.25% 1998.....	2,259	.....	2,259	.....
0300013. Annuity 2000 7.00% 2000.....	9,903	.....	9,903	.....
0300014. Annuity 2000 5.25% 2006.....	149,240	.....	149,240	.....
0399997. Totals (Gross).....	206,706	.....0	206,706	.....0	0
0399998. Reinsurance ceded.....	206,706	.....	206,706	.....
0399999. Totals (Net).....	0	.....0	0	.....0	0
Accidental Death Benefits:					
0400001. 59 ADB 3%.....	66,318	.....	66,318	.....
0400002. 59 ADB 58 CSO 3.0% NET LEVEL.....	127	.....	127	.....
0400003. 1959 ADB with 1980 CSO 4%.....	0	.....		.....
0499997. Totals (Gross).....	66,445	.....0	66,445	.....0	0
0499998. Reinsurance ceded.....	66,445	.....	66,445	.....
0499999. Totals (Net).....	0	.....0	0	.....0	0
Disability - Active Lives:					
0500001. 52 DIS / 58 CSO 3% NL.....	15,426	.....	15,426	.....
0500002. Unearned Premium - Payor.....	2,100	.....	2,100	.....
0500003. 52 DIS 58 CSO 3.0%.....	354	.....	354	.....
0599997. Totals (Gross).....	17,880	.....0	17,880	.....0	0
0599998. Reinsurance ceded.....	17,880	.....	17,880	.....
0599999. Totals (Net).....	0	.....0	0	.....0	0
Disability - Disabled Lives:					
0600001. 52 DIS / 58 CSO 3% BEN 4.....	0	.....		.....

Loyal American Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0600002. 52 DIS / 58 CSO 3% BEN 5.....	.....455,852	.....	.....455,852	.....	.....
0600003. 70 GROUP DIS 3.5%.....	.....0	.....	.....	.....	.....
0600004. 52 DIS 58 CSO 3.5%.....	.....965	.....	.....965	.....	.....
0699997. Totals (Gross).....	.....456,817	.....0	.....456,817	.....0	.....0
0699998. Reinsurance ceded.....	.....456,817	.....	.....456,817	.....	.....
0699999. Totals (Net).....	.....0	.....0	.....0	.....0	.....0
Miscellaneous Reserves:					
0700001. Deficiency Reserves .....	.....8,297	.....	.....8,297	.....	.....
0700002. Non-Deduction Reserves .....	.....370,772	.....	.....368,280	.....	.....2,492
0700003. IPC Reserves .....	.....1,909,163	.....	.....1,908,952	.....	.....211
0700004. Guaranteed Insurability Riders .....	.....45,805	.....	.....45,805	.....	.....
0700005. Substandard Extra .....	.....4,528	.....	.....4,528	.....	.....
0799997. Totals (Gross).....	.....2,338,565	.....0	.....2,335,862	.....0	.....2,703
0799998. Reinsurance ceded.....	.....2,338,565	.....	.....2,335,862	.....	.....2,703
0799999. Totals (Net).....	.....0	.....0	.....0	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	.....1,903,497	.....0	.....1,903,497	.....0	.....0

Loyal American Life Insurance Company
EXHIBIT 5 - INTERROGATORIES

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

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

1 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.....	11,883,122	16,919		7,713,295		12,171					182,449	27,425	3,930,863
2. Additional contract reserves (b).....	146,785,561	135,816		12,866,765							3,811,981	1,164,783	128,806,216
3. Additional actuarial reserves - Asset/Liability analysis.....	0												
4. Reserve for future contingent benefits.....	0												
5. Reserve for rate credits.....	0												
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	158,668,683	152,735	0	20,580,060	0	12,171	0	0	0	0	3,994,430	1,192,208	132,737,079
8. Reinsurance ceded.....	15,894,637										67,569	1,192,208	14,634,860
9. Totals (Net).....	142,774,046	152,735	0	20,580,060	0	12,171	0	0	0	0	3,926,861	0	118,102,219
CLAIM RESERVE													
10. Present value of amounts not yet due on claims.....	10,713,223										9,162,373	638,771	912,079
11. Additional actuarial reserves - Asset/Liability analysis.....	0												
12. Reserve for future contingent benefits.....	0												
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	10,713,223	0	0	0	0	0	0	0	0	0	9,162,373	638,771	912,079
15. Reinsurance ceded.....	638,771										638,771		
16. Totals (Net).....	10,074,452	0	0	0	0	0	0	0	0	0	9,162,373	0	912,079
17. TOTALS (Net).....	152,848,498	152,735	0	20,580,060	0	12,171	0	0	0	0	13,089,234	0	119,014,298
18. TABULAR FUND INTEREST.....	6,238,741	8,689		824,255		577					653,634		4,751,586

DETAILS OF WRITE-INS

0601.	0												
0602.	0												
0603.	0												
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0	0	0	0	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												
1302.	0												
1303.	0												
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	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.

Loyal American Life Insurance Company
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.....	9,484,340		1,861,105	35,252	5,573,568	2,014,415
2. Deposits received during the year.....	178,323				132,484	45,839
3. Investment earnings credited to the account.....	257,096		74,099	1,617	88,619	92,761
4. Other net change in reserves.....	142,737		313,004	(1)	(141,527)	(28,739)
5. Fees and other charges assessed.....	19,589		19,589			
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	851,773		568,484	8,937	150,622	123,730
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	9,191,134	0	1,660,135	27,931	5,502,522	2,000,546
10. Reinsurance balance at the beginning of the year.....	(9,482,751)		(1,861,105)	(35,252)	(5,573,568)	(2,012,826)
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	(291,736)		(200,970)	(7,321)	(71,046)	(12,399)
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	(9,191,015)	0	(1,660,135)	(27,931)	(5,502,522)	(2,000,427)
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	119	0	0	0	0	119

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	4,883,188		1,780,805	1,473,077			8,000		29,852		1,591,454
2.22 Reinsurance assumed.....	808,587								31,332		777,255
2.23 Reinsurance ceded.....	3,175,861		1,577,805	1,473,077			8,000		29,276		87,703
2.24 Net.....	2,515,914	0	(b) 203,000	(b) 0	0	(b) 0	(b) 0	0	(b) 31,908	(b) 0	(b) 2,281,006
3. Incurred but unreported:											
3.1 Direct.....	33,753,830		1,058,331				15,074		1,103,821		31,576,604
3.2 Reinsurance assumed.....	12,976,189								466,241		12,509,948
3.3 Reinsurance ceded.....	4,530,039		986,894				15,074		1,097,427		2,430,644
3.4 Net.....	42,199,980	0	(b) 71,437	(b) 0	0	(b) 0	(b) 0	0	(b) 472,635	(b) 0	(b) 41,655,908
4. Totals:											
4.1 Direct.....	38,637,018	0	2,839,136	1,473,077	0	0	23,074	0	1,133,673	0	33,168,058
4.2 Reinsurance assumed.....	13,784,776	0	0	0	0	0	0	0	497,573	0	13,287,203
4.3 Reinsurance ceded.....	7,705,900	0	2,564,699	1,473,077	0	0	23,074	0	1,126,703	0	2,518,347
4.4 Net.....	44,715,894	(a) 0	(a) 274,437	0	0	0	(a) 0	0	504,543	0	43,936,914

(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.....	221,805,062		8,036,076	5,797,878					2,233,562		205,737,546
1.2 Reinsurance assumed.....	58,517,856		18,606						1,364,147		57,135,103
1.3 Reinsurance ceded.....	21,324,429		7,416,063	5,797,878					2,228,654		5,881,834
1.4 Net.....	(d) 258,998,489	0	638,619	0	0	0	0	0	1,369,055	0	256,990,815
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	38,637,018	0	2,839,136	1,473,077	0	0	23,074	0	1,133,673	0	33,168,058
2.2 Reinsurance assumed.....	13,784,776	0	0	0	0	0	0	0	497,573	0	13,287,203
2.3 Reinsurance ceded.....	7,705,900	0	2,564,699	1,473,077	0	0	23,074	0	1,126,703	0	2,518,347
2.4 Net.....	44,715,894	0	274,437	0	0	0	0	0	504,543	0	43,936,914
3. Amounts recoverable from reinsurers Dec. 31, current year.....	2,253,412		32,500						32,326		2,188,586
4. Liability December 31, prior year:											
4.1 Direct.....	37,295,770		3,339,437	1,656,093					1,071,060		31,229,180
4.2 Reinsurance assumed.....	14,437,194								665,313		13,771,881
4.3 Reinsurance ceded.....	8,048,636		2,968,504	1,656,093					1,064,128		2,359,911
4.4 Net.....	43,684,328	0	370,933	0	0	0	0	0	672,245	0	42,641,150
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	2,442,370		76,880						39,106		2,326,384
6. Incurred benefits:											
6.1 Direct.....	223,146,310	0	7,535,775	5,614,862	0	0	23,074	0	2,296,175	0	207,676,424
6.2 Reinsurance assumed.....	57,865,438	0	18,606	0	0	0	0	0	1,196,407	0	56,650,425
6.3 Reinsurance ceded.....	20,792,735	0	6,967,878	5,614,862	0	0	23,074	0	2,284,449	0	5,902,472
6.4 Net.....	260,219,013	0	586,503	0	0	0	0	0	1,208,133	0	258,424,377

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

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

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

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

Loyal American Life Insurance Company
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	28,226	49,063	20,837
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....	1,256	1,254	(2)
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	25,855,116	28,502,192	2,647,076
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....	5,366,552		(5,366,552)
21. Furniture and equipment, including health care delivery assets.....	92,603	123,068	30,465
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....	6,050,066	7,781,047	1,730,981
25. Aggregate write-ins for other-than-invested assets.....	616,438	5,520,964	4,904,526
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	38,010,257	41,977,588	3,967,331
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	38,010,257	41,977,588	3,967,331

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Premium Tax Refunds Due.....	28,012	9,057	(18,955)
2502. Other Receivables and Prepaid Expenses.....	588,426	536,028	(52,398)
2503. Fixed Assets Work in Process.....		4,975,879	4,975,879
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).....	616,438	5,520,964	4,904,526

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial Statements of Loyal American Life Insurance Company ("LALIC" or "the Company" are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

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

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

	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	\$ 14,011,010	\$ 8,526,369
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				\$	\$
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				\$	\$
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 14,011,010	\$ 8,526,369
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 134,864,979	\$ 116,841,299
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				\$	\$
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				\$	\$
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 134,864,979	\$ 116,841,299

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company pays dividends to participating policyholders.

The Company uses the following accounting policies:

- (1)-(2) Basis for Short-Term Investments, Bonds and Amortization
Investments in bonds and short-term investments are carried at amortized cost, except those in or near default that are carried at the lesser of cost or fair value. Amortization of bond premium or discount is calculated using the scientific (constant yield) interest method. Bonds containing call provisions are amortized to call date which produces the lowest asset value (yield to worst). Investments with original maturities of one year or less from the time of purchase are classified as short-term. Bonds are considered impaired and their cost basis is written down to fair value through an asset valuation reserve for credit-related losses or an interest maintenance reserve for interest-related losses, when management expects a decline in value to persist (i.e., the decline is other-than-temporary).
- (3) Basis for Common Stocks
Common stocks are carried at fair value except for common stock of affiliates which are valued using methods described below.
- (4) Basis for Preferred Stocks
Not Applicable
- (5) Basis for Mortgage Loans
Not Applicable
- (6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed bonds and structured securities are valued at amortized cost using the constant level yield method. Significant changes in estimated cash flows from the original purchase assumptions are accounted for generally using the retrospective adjustment method. For loan-backed and structured securities that have potential for loss of a significant portion of the original investment, significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method. These securities are presented on the balance sheet as bonds.

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

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

NOTES TO FINANCIAL STATEMENTS

- (7)

Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
Investments in subsidiaries, controlled and affiliated entities are reported using the statutory equity method based on the entity's audited equity prepared using NAIC SAP in accordance with SSAP No. 97, Investments in Subsidiary, Controlled, and Affiliated Entities. These entities are presented on the balance sheet as common stock.
- (8)

Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
Not Applicable
- (9)

Accounting Policies for Derivatives
Not Applicable
- (10)

Anticipated Investment Income Used in Premium Deficiency Calculation
The Company utilizes anticipated investment income as a factor in the premium deficiency calculation.
- (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 the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12)

Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
Not Applicable
- (13)

Method Used to Estimate Pharmaceutical Rebate Receivables
Not Applicable

D. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances. As a result of management's evaluation, no conditions, events or trends have been identified that causes substantial doubt as to the ability of the Company to continue as a going concern and, accordingly, the accompanying financial statements have been prepared on the going concern basis.

Note 2 – Accounting Changes and Correction of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. - C. Not applicable.

D. Loan-Backed Securities

- (1)

Description of Sources Used to Determine Prepayment Assumptions
Prepayment assumptions for loan-backed securities and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.
- (2)

Securities with Recognized Other-Than-Temporary Impairment
As of December 31, 2019, the Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis.
- (3)

Recognized OTTI Securities
As of December 31, 2019, the Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis.
- (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):

As of December 31, 2019 loan-backed and structured securities with a decline in fair value from amortized cost were as follows, including the length of time of such decline:

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	\$
	2. 12 Months or Longer	\$ 34,965
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$
	2. 12 Months or Longer	\$ 681,857

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

NOTES TO FINANCIAL STATEMENTS

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

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

Based on this review, management believes the unrealized depreciation on loan-backed securities to be temporary and, therefore, has not impaired these amounts.

E. - K. Not applicable.

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	\$	\$	\$	\$	\$	\$	\$
b. Collateral held under security lending arrangements							
c. Subject to repurchase agreements							
d. Subject to reverse repurchase agreements							
e. Subject to dollar repurchase agreements							
f. Subject to dollar reverse repurchase agreements							
g. Placed under option contracts							
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock							
i. FHLB capital stock							
j. On deposit with states	4,263,496				4,263,496	4,433,219	(169,723)
k. On deposit with other regulatory bodies							
l. Pledged as collateral to FHLB (including assets backing funding agreements)							
m. Pledged as collateral not captured in other categories							
n. Other restricted assets	137,313,081				137,313,081	133,933,179	3,379,902
o. Total Restricted Assets	\$ 141,576,577	\$	\$	\$	\$ 141,576,577	\$ 138,366,398	\$ 3,210,179

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	\$	\$	%	%
b. Collateral held under security lending arrangements			%	%
c. Subject to repurchase agreements			%	%
d. Subject to reverse repurchase agreements			%	%
e. Subject to dollar repurchase agreements			%	%
f. Subject to dollar reverse repurchase agreements			%	%
g. Placed under option contracts			%	%
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock			%	%
i. FHLB capital stock			%	%
j. On deposit with states		4,263,496	1.1%	1.2%
k. On deposit with other regulatory bodies			%	%
l. Pledged as collateral to FHLB (including assets backing funding agreements)			%	%
m. Pledged as collateral not captured in other categories			%	%
n. Other restricted assets		137,313,081	33.8%	37.3%
o. Total Restricted Assets	\$	\$ 141,576,577	34.9%	38.5%

- (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 (Contacts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate)
Not applicable.

(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	7		9	10
	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)					
Reinsurance with Great American and Continental General	\$ 137,313,081	\$	\$	\$	\$ 137,313,081	\$ 133,933,179	\$ 3,379,902	\$ 137,313,081	33.8%	37.3%
Total (c)	\$ 137,313,081	\$	\$	\$	\$ 137,313,081	\$ 133,933,179	\$ 3,379,902	\$ 137,313,081	33.8%	37.3%

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

NOTES TO FINANCIAL STATEMENTS

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

M. - P. Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Accounts
(1) Number of CUSIPs	2	
(2) Aggregate Amount of Investment Income	\$ 24,097	\$

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

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

Bonds - When investment income due and accrued exceeds 90 days past due.

B. The total amount excluded:

No income was excluded for the years ended December 31, 2019 and 2018.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2019			2018			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross deferred tax assets	\$ 45,613,020	\$	\$ 45,613,020	\$ 44,679,842	\$	\$ 44,679,842	\$ 933,178	\$	\$ 933,178
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	\$ 45,613,020	\$	\$ 45,613,020	\$ 44,679,842	\$	\$ 44,679,842	\$ 933,178	\$	\$ 933,178
d. Deferred tax assets nonadmitted	25,855,116		25,855,116	28,502,192		28,502,192	(2,647,076)		(2,647,076)
e. Subtotal net admitted deferred tax asset (1c-1d)	\$ 19,757,904	\$	\$ 19,757,904	\$ 16,177,650	\$	\$ 16,177,650	\$ 3,580,254	\$	\$ 3,580,254
f. Deferred tax liabilities	2,166,963		2,166,963	937,489		937,489	1,229,474		1,229,474
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 17,590,941	\$	\$ 17,590,941	\$ 15,240,161	\$	\$ 15,240,161	\$ 2,350,780	\$	\$ 2,350,780

2. Admission Calculation Components SSAP No. 101

	2019			2018			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	17,590,941		17,590,941	15,240,161		15,240,161	2,350,780		2,350,780
Adjusted gross	17,590,941		17,590,941	15,240,161		15,240,161	2,350,780		2,350,780

NOTES TO FINANCIAL STATEMENTS

		2019			2018			Change	
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
deferred tax assets expected to be realized following the balance sheet date									
Adjusted gross deferred tax assets allowed per limitation threshold			17,590,941			15,239,216			2,351,725
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	2,166,963		2,166,963	937,489		937,489	1,229,474		1,229,474
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	\$ 19,757,904	\$	\$ 19,757,904	\$ 16,177,650	\$	\$ 16,177,650	\$ 3,580,254	\$	\$ 3,580,254

3. Other Admissibility Criteria

		2019	2018
a.	Ratio percentage used to determine recovery period and threshold limitation amount	478.0%	431.0%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 117,272,938	\$ 101,594,773

4. Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	2019		2018		Change	
	1	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col. 1-3) Ordinary	(Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 45,613,020	\$	\$ 44,679,842	\$	\$ 933,178	\$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0 %	0 %	0 %	0 %	0 %	0 %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 19,757,904	\$	\$ 16,177,650	\$	\$ 3,580,254	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0 %	0 %	0 %	0 %	0 %	0 %

(b) Does the company's tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities Not Recognized

All deferred tax liabilities have been properly recognized.

C. Current and Deferred Income Taxes

1. Current Income Tax

	1	2	3
	2019	2018	(Col 1-2) Change
a. Federal	\$ 3,600,580	\$ 3,786,977	\$ (186,397)
b. Foreign			
c. Subtotal	3,600,580	3,786,977	(186,397)
d. Federal income tax on net capital gains	96,662	(41,918)	138,580
e. Utilization of capital loss carry-forwards			
f. Other	6,091	27,229	(21,138)
g. Federal and Foreign income taxes incurred	\$ 3,703,333	\$ 3,772,288	\$ (68,955)

NOTES TO FINANCIAL STATEMENTS

2. Deferred Tax Assets

	1	2	3
	2019	2018	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$	\$	\$
2. Unearned premium reserve			
3. Policyholder reserves	2,864,004	2,690,605	173,399
4. Investments			
5. Deferred acquisition costs	20,850,501	17,048,721	3,801,780
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (items <=5% and >5% of total ordinary tax assets)	21,898,515	24,940,516	(3,042,001)
Other (items listed individually >5%of total ordinary tax assets)			
Goodwill and Intangibles	19,000,825	21,479,194	(2,478,369)
Nondeductible liabilities	0	343,408	(343,408)
Nonadmitted assets	2,552,580	2,829,833	(277,253)
Other	345,110	288,081	57,029
99. Subtotal	\$ 45,613,020	\$ 44,679,842	\$ 933,178
b. Statutory valuation allowance adjustment			
c. Nonadmitted	25,855,116	28,502,192	(2,647,076)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 19,757,904	\$ 16,177,650	\$ 3,580,254
e. Capital:			
1. Investments			
2. Net capital loss carry-forward			
3. Real estate			
4. Other (items <=5% and >5% of total capital tax assets)			
Other (items listed individually >5% of total capital tax assets)			
99. Subtotal	\$	\$	\$
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	\$ 19,757,904	\$ 16,177,650	\$ 3,580,254

3. Deferred Tax Liabilities

	1	2	3
	2019	2018	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$	\$	\$
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves	833,033	884,233	(51,200)
5. Other (items <=5% and >5% of total ordinary tax liabilities)	1,333,930	53,256	1,280,674
Other (items listed individually >5% of total ordinary tax liabilities)			
Other	1,333,930	53,256	1,280,674
99. Subtotal	\$ 2,166,963	\$ 937,489	\$ 1,229,474
b. Capital:			
1. Investments	\$	\$	\$
2. Real estate			
3. Other (Items <=5% and >5% of total capital tax liabilities)			
Other (items listed individually >5% of total capital tax liabilities)			
99. Subtotal	\$	\$	\$
c. Deferred tax liabilities (3a99+3b99)	\$ 2,166,963	\$ 937,489	\$ 1,229,474

4. Net Deferred Tax Assets (2i – 3c)

	\$ 17,590,941	\$ 15,240,161	\$ 2,350,780
--	---------------	---------------	--------------

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

	1	2	3
	2019	2018	(Col 1-2) Change
Total deferred tax assets	\$ 45,613,020	\$ 44,679,842	\$ 933,178
Total deferred tax liabilities	(2,166,963)	(937,489)	(1,229,474)
Net deferred tax asset/liabilities	43,446,057	43,742,353	(296,296)
Statutory valuation allowance adjustment	-	-	-
Net deferred tax assets/liabilites after SVA	43,446,057	43,742,353	(296,296)
Tax effect of unrealized gains (losses)			-

NOTES TO FINANCIAL STATEMENTS

	1	2	3
	2019	2018	(Col 1-2) Change
Statutory valuation allowance ajdustment allocated to unrealized			-
Other intraperiod allocation of deferred tax movement			-
Change in net deferred income tax			\$ (296,296)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
Provision computed at statutory rate	\$ 3,700,417	21.0%
Change in non admitted assets	277,253	1.6%
Nondeductible penalties and fines	(23,110)	(0.1)%
Amortization of interest maintenance reserve	(37,662)	(0.2)%
Meals and entertainment	10,926	0.1%
Other, net	74,836	0.4%
Ceding commission	(9,500)	(0.1)%
Provision to filed adjustment	6,469	0 %
Totals	\$ 3,999,629	22.7%
Federal and foreign income taxes incurred	3,703,333	21.0%
Realized capital gains (losses) tax		%
Change in net deferred income taxes	296,296	1.7%
Total statutory income taxes	\$ 3,999,629	22.7%

E. Operating Loss Carry Forwards and Income Taxes Available for Recoupment

1. At December 31, 2019, the Company has no net operating loss carry forward and no capital loss carry forward.

2. Capital income taxes available for recoupment in the event of future losses include:

Year	Amounts
2017	\$187,587
2018	\$0
2019	\$96,662

3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code Not applicable

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:
The Company's Federal Income Tax return is consolidated with Cigna, and the following subsidiaries of Cigna:

Accredo Health Group, Inc.	Cigna Healthcare of California Inc	Express Scripts Sales Operations, Inc.
Accredo Health, Inc.	Cigna Healthcare of Colorado Inc	Express Scripts Senior Care Holdings, Inc.
AHG of New York, Inc.	Cigna Healthcare of Connecticut Inc	Express Scripts Senior Care, Inc.
Allegiance Benefit Plan Management Inc	Cigna Healthcare of Florida Inc	Express Scripts Services Company, Inc.
Allegiance Cobra Services Inc	Cigna Healthcare of Georgia Inc	Express Scripts Specialty Distribution Services, Inc.
Allegiance Life & Health Insurance Co	Cigna Healthcare of Illinois Inc	Express Scripts Strategic Development, Inc.
Allegiance Re Inc	Cigna Healthcare of Indiana Inc	Express Scripts Utilization Management, Inc.
American Retirement Life Insurance Company	Cigna Healthcare of Maine Inc	Express Scripts, Inc.
Arizona Healthplan Inc	Cigna Healthcare of Massachusetts Inc	Former Cigna Investments Inc
Benefit Management Corp	Cigna Healthcare of New Hampshire Inc	Freco, Inc.
BioPartners in Care, Inc.	Cigna Healthcare of New Jersey Inc	GreatWest Healthcare of Illinois Inc
Bravo Health Mid-Atlantic, Inc.	Cigna Healthcare of North Carolina Inc	Hazard Center Investment Co LLC
Bravo Health Pennsylvania, Inc.	Cigna Healthcare of Pennsylvania Inc	Healthbridge Reimbursement & Product Support, Inc.
Brighter, Inc.	Cigna Healthcare of South Carolina	Healthbridge, Inc.
Care Continuum, Inc.	Cigna Healthcare of St Louis Inc	Healthsource Benefits Inc
CareAllies, Inc.	Cigna Healthcare of Tennessee Inc	Healthsource Inc
CG Individual Tax Benefit Payments Inc	Cigna Healthcare of Texas Inc	Healthsource Properties Inc
CG Life Pension Benefit Payments Inc	Cigna Healthcare of Utah Inc	Healthspring Life & Health Insurance Company
CG LINA Pension Benefit Payments Inc	Cigna Holding Company	Healthspring of Florida, Inc.
Cigna Arbor Life Insurance Company	Cigna Holdings Inc	Healthspring, Inc.
Cigna Behavioral Health Inc	Cigna Holdings Overseas Inc	IHN Inc.
Cigna Behavioral Health of California Inc	Cigna Integrated Care Inc	Intermountain Underwriters Inc
Cigna Behavioral Health of Texas	Cigna Intellectual Property Inc	Kronos Optimal Health Company
Cigna Benefit Technology Solutions, Inc.	Cigna International Corporation	Life Ins Co of North America
Cigna Benefits Financing, Inc.	Cigna International Finance Inc	LINA Benefit Payments Inc
Cigna Dental Health Inc	Cigna International Services Inc	Loyal American Life Insurance Company
Cigna Dental Health of California Inc	Cigna Investment Group Inc	Lynnfield Compounding Center, Inc.
Cigna Dental Health of Colorado Inc	Cigna Investments Inc	Lynnfield Drug, Inc.
Cigna Dental Health of Delaware Inc	Cigna Life Insurance Company of New York	MAH Pharmacy, LLC
Cigna Dental Health of Florida Inc	Cigna Linden Holdings Inc	Managed Care Consultants Inc
Cigna Dental Health of Illinois Inc	Cigna Managed Care Benefits Company	Matrix Healthcare Services, Inc.
Cigna Dental Health of Kansas Inc	Cigna National Health Insurance Company	MCC Independent Practice Assoc of New York Inc
Cigna Dental Health of Kentucky Inc	Cigna Poplar Holdings Inc	Medco Containment Insurance Company of New York

NOTES TO FINANCIAL STATEMENTS

Cigna Dental Health of Maryland Inc	Cigna RE Corporation	Medco Containment Life Insurance Company
Cigna Dental Health of Missouri Inc	Cigna Resource Manager Inc	Medco Health Puerto Rico, LLC
Cigna Dental Health of New Jersey Inc	Cigna Worldwide Insurance Company	Medco Health Services, Inc.
Cigna Dental Health of North Carolina Inc	Connecticut General Benefit Payments Inc.	Medco Health Solutions, Inc.
Cigna Dental Health of Ohio Inc	Connecticut General Corporation	Mediversal Inc
Cigna Dental Health of Pennsylvania Inc	Connecticut General Life Insurance Company	Oz Parent, Inc.
Cigna Dental Health of Texas Inc	Curascript, Inc.	Priority Healthcare Corporation
Cigna Dental Health of Virginia Inc	Diversified NY IPA, Inc.	Priority Healthcare Distribution, Inc.
Cigna Dental Healthplan of Arizona Inc	Diversified Pharmaceutical Services, Inc.	Provident American Life and Health Insurance Company
Cigna Direct Marketing Company Inc.	ESI GP Holdings, Inc.	QUALCARE ALLIANCE NETWORKS, INC.
Cigna Federal Benefits Inc	ESI Mail Order Processing, Inc.	QUALCARE CAPTIVE INSURANCE COMPANY INC., PCC
Cigna Global Holdings Inc	ESI Mail Pharmacy Service, Inc.	QUALCARE, INC.
Cigna Global Insurance Compay Limited	eviCore 1, Inc.	Sagamore Health Network Inc
Cigna Global Reinsurance Company LTD	eviCore 2, Inc.	SCIBAL ASSOCIATES, INC.
Cigna Health and Life Insurance Company	eviCore 3, Inc.	Spectracare Health Care Ventures, Inc.
Cigna Health Corporation	eviCore 4, Inc.	SpectraCare, Inc.
Cigna Health Management Inc	Express Reinsurance Company	Tel-Drug Inc
Cigna Healthcare Benefits Inc	Express Scripts Administrators, LLC	United Benefit Life Insurance Company
Cigna Healthcare Holdings Inc	Express Scripts Canada Holding Company	Universal Claims Administration
Cigna Healthcare Inc	Express Scripts Holding Company, Inc.	Verity Solutions Group, Inc.
Cigna Healthcare Mid-Atlantic Inc	Express Scripts Pharmaceutical Procurement, LLC	
Cigna Healthcare of Arizona Inc	Express Scripts Pharmacy, Inc.	

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
Effective for the tax year ending in 2018, the Company became party to Cigna's Consolidated Federal Income Tax Agreement (the Agreement), which sets forth the method of allocation of Cigna's federal income taxes to its wholly-owned domestic subsidiaries subject to The Agreement. The Agreement provides for immediate reimbursement to companies with net operating losses to the extent that their losses are utilized to reduce consolidated taxable income; while those companies with current taxable income as calculated under federal separate return provisions, are liable for payments determined as if they had each filed a separate return. However, current credit is given for any foreign tax credit, operating loss, or investment tax credit carryovers actually utilized in the current consolidated return.

G. Federal or Foreign Federal Income Tax Loss Contingencies:

- (1) The statute of limitations for the Company's consolidated income tax returns through 2015 have closed, and there are no pending examinations.

Cigna has filed amended consolidated tax returns for various years and the pending refund is subject to Internal Revenue Service (IRS) review. The IRS has examined ESI's tax returns for 2010 through 2012 for which there is a significant disputed tax matter, and currently under examination for 2013 through 2015. No material impacts are anticipated for the Company.

- (2) In management's opinion the Company has adequate tax liabilities to address potential exposures involving tax positions the Company has taken that may be challenged by the IRS upon audit. These liabilities could be revised in the near term if estimates of the Company's ultimate liability change as a result of new developments or change in circumstances. No material contingent tax liability is included in the Company's current federal income tax payable. The Company does not expect a significant increase in federal contingent tax liability within the next twelve months.

H. - I. Not applicable

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

A. - C. Nature of the Relationship Involved

The Company made cash capital contributions of \$25,000,000 and \$5,000,000 on March 29, 2019 and September 30, 2019 to ARLIC, its wholly owned subsidiary.

The Company received a cash capital contribution of \$25,000,000 on March 29, 2019 from its parent Cigna Health and Life Insurance Company ("CHLIC").

The Company made cash capital contributions of \$20,000,000, \$10,000,000, \$5,000,000 and \$7,000,000 on March 30, 2018, August 30, 2018, December 12, 2018 and December 27, 2018 to ARLIC, its wholly owned subsidiary.

The Company received cash capital contributions of \$35,000,000 and \$13,000,000 on March 29, 2018 and December 27, 2018 from its parent Cigna Health and Life Insurance Company ("CHLIC").

On February 19, 2013, the Company entered into a line of credit agreement with Cigna Holdings, Inc. ("CHI") under which LALIC can borrow up to \$30,000,000 from CHI. The agreement provides for two rate/maturity options; a) a variable rate payable on demand or b) a fixed rate with a stated maturity not to exceed 270 days. There were no amounts outstanding at December 31, 2019, and borrowings during the year were not material.

On February 19, 2013, the Company also entered into a line of credit agreement with Cigna Corporation ("Cigna") under which Cigna can borrow up to \$30,000,000 from LALIC. Borrowing terms under this agreement are identical to the terms under the LALIC/CHI agreement discussed above. Cigna did not borrow under this agreement in 2019.

D. Amounts Due From or To Related Parties

At December 31, 2019, the Company reported \$11,890,674 as amounts due from affiliated companies and \$14,028,010 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

E. Guarantees or Undertakings

Not Applicable

F. Material Management or Service Contracts and Cost-Sharing Arrangements

- (1) The Company and certain related parties have entered into service contracts and cost-sharing arrangements, including an expense sharing agreement in

NOTES TO FINANCIAL STATEMENTS

which the parties share expenses for certain shared services. These arrangements include providing or being provided with management services, computers, data processing and other services, as well as equipment, supplies and office space. The Company also allocates a portion of its operating expenses to affiliated companies for which it performs certain administrative services. The Company paid \$128,793,993 in 2019 under these arrangements and received \$69,903,497 in 2019.

(2) The Company's investment portfolio is managed by Cigna Investments, Inc. ("CII"). The company paid CII \$357,331 and \$260,362 in 2019 and 2018, related to those services.

(3) LALIC entered into an agreement with Cigna Health Management ("CHM"), effective June 5, 2015 whereby CHM will provide consultative services with respect to demand management in conjunction with the administration of health benefit plans and health insurance policies; specifically CHM provides a 24-hour health information telephone line in which nurses answer questions, explain medical options and suggest resources. The Company paid CHM \$43,166 and \$38,838 in 2019 and 2018, related to these services.

(4) LALIC entered into an agreement with Cigna Health and Life Insurance Company ("CHLIC"), effective November 1, 2015, whereby CHLIC will provide LALIC access to and support for the CignaPlus Savings dental discount program to be offered to LALIC customers. The Company paid CHLIC \$4,716 in 2019 and \$3,538 in 2018 for these services.

(5) Salaried officers and other key employees of the Company are eligible to be awarded shares of Cigna Common Stock in the form of stock options, restricted stock grants, dividend equivalent rights and grants of Cigna Common Stock in lieu of cash payable under various plans. Costs allocated to the Company for the awards was \$162,308 in 2019.

G. Nature of the Control Relationship

All of the Company's outstanding common stock is directly owned by Cigna Health and Life Insurance Company, a Connecticut domiciled insurance company, whose ultimate parent is Cigna Corporation ("Cigna"), a Delaware domiciled insurance holding company.

H. - O. Not applicable.

Note 11 – Debt

Not applicable.

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

A. - F. Not applicable.

G. Consolidated/Holding Company Plans

(1) Employees' Retirement Plan:

(a) Effective January 1, 2013, the Company participates in the Cigna 401(k) Plan (the Savings Plan) that is sponsored by Cigna. Employees are eligible to participate in the Savings Plan immediately upon hire; however, a one-year service requirement must be met to receive company contributions. Expense allocated to the Company was \$632,863 in 2019.

(2) Deferred Compensation Plans:

Not applicable.

(3) Post Retirement Benefits - Not applicable

H. Postemployment Benefits and Compensated Absences

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

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

(1) Recognition of the Existence of the Act

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

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost

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

(3) Disclosure of Gross Benefit Payments

Not Applicable.

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

(1) Number of Share and Par or State Value of Each Class

The Company has 2,500 shares authorized and 1,800 shares issued and outstanding. All shares are class A shares.

(2) Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues

Not applicable

(3) Dividend Restrictions

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

NOTES TO FINANCIAL STATEMENTS

- (4) Dates and Amounts of Dividends Paid
- Not applicable
- (5) Profits that may be Paid as Ordinary Dividends to Stockholders
- The amount available to dividend in 2020 without prior approval of the Ohio Department of Insurance is \$0 based on earned surplus.
- (6) - (9) Not applicable.
- (10) The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: \$(181,149,208).
- (11) - (13) Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

- A. Not applicable.
- B. Assessments
- (1) Assessments Where Amount is Known or Unknown
- The Company operates in a regulatory environment that may result in it being assessed by various state insurance guaranty funds to help pay for the cost of other insurance company insolvencies. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2019, the Company held a liability for future assessments of \$734,063. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.

- (2) Assessments
- Assets recognized from paid and accrued tax offsets for the year ended December 31, 2019, are as follows:

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	1,181,164
b.	Decreases current year:		
	Premium tax offsets applied		208,504
c.	Increases current year:		
	Premium tax offsets accrued		92,733
	Allowance for unrealizability		16,220
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	1,081,613

- (3) Guaranty Fund Liabilities and Assets Related to Assessments from Insolvencies for Long-Term Care Contracts
- On March 1, 2017, the Commonwealth Court of Pennsylvania entered an order of liquidation of Penn Treaty Network America Insurance Company, together with its subsidiary American Network Insurance Company (collectively "Penn Treaty", a long-term care insurance carrier), triggering guaranty fund coverage and accrual of a liability. For the year ended December 31, 2019, the Company recorded \$127,277 in taxes licenses and fees, including assessments paid and its estimate of future assessments net of future premium tax offsets on a discounted basis. This assessment is expected to be updated in future periods for changes in the estimate of the insolvency.

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

- a. Discount Rate Applied
- 3.5%

- b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company and American Network Insurance Company	\$ 748,262	\$ 645,368	\$ 954,431	\$ 889,149

- c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company and American Network Insurance Company	11	2-55	14	41	2-60	7

- C. - E. Not applicable.
- F. All Other Contingencies
- Other Legal Matters

In the normal course of its business operations, the Company is involved in litigation and other regulatory matters from time to time with claimants, beneficiaries, and other parties. When the Company, in the normal course of its regular review of such matters has determined that a material loss is reasonably possible, the matter is disclosed. In accordance with Statutory Accounting Principles, when litigation or other regulatory matters result in loss

NOTES TO FINANCIAL STATEMENTS

contingencies that are both probable and estimable, the Company accrues the estimated loss by a charge to operations. The amount accrued represents management's best estimate of the probable loss at the time. If only a range of estimated losses can be determined, the Company accrues an amount within the range that, in management's judgment, reflects the most likely outcome. If none of the estimates within the range is a better estimate than any other amount, the Company accrues the mid-point of the range.

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

Note 15 – Leases

A. Lessee Operating Lease

- (1) Lessee's Leasing Arrangements - not applicable
- (2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

LALIC leases its home office facilities under a fifteen year non-cancellable operating lease, which ends on January 31, 2023. The lease may be renewed for two additional five year terms at market rates then in effect. Future minimum annual rentals under the leases are as follows:

- a. At December 31, 2019 the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2020	\$ 1,138,409
2. 2021	\$ 1,138,409
3. 2022	\$ 1,138,409
4. 2023	\$ 95,701
5. 2024	\$
6. Total	\$ 3,510,929

B. Lessor Leases - not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

A. Fair Value Measurements

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

- Level 1 Inputs for instruments classified in Level 1 include unadjusted quoted prices for identical assets in active markets accessible at the measurement date. Active markets provide pricing data for trades occurring at least weekly and include exchanges and dealer markets.
- Level 2 Inputs for instruments classified in Level 2 include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are market observable or can be corroborated by market data for the term of the instrument. Such other inputs include market interest rates and volatilities, spreads and yield curves. An instrument is classified in Level 2 if the Company determines that unobservable inputs are insignificant. Level 2 assets primarily include corporate bonds valued using recent trades of similar securities or pricing models that discount future cash flows at estimated market interest rates.
- Level 3 Certain inputs for instruments classified in Level 3 are unobservable (supported by little or no market activity) and significant to their resulting fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

SSAP 100 allows the use of net asset value (NAV) as a practical expedient to fair value for investments in investment companies where there is no readily determinable fair value. There were no such investments owned by the Company for either period presented.

- (1) Fair Value Measurements at Reporting Date
None.

NOTES TO FINANCIAL STATEMENTS

- (2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy
None.
- (3) Policies when Transfers Between Levels are Recognized
None.
- (4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement
No financial instruments at fair value
- (5) Fair Value Disclosures
None.

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

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

C. Fair Value Level

The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2019 and 2018.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
December 31, 2019							
Bonds	\$ 251,227,377	\$ 239,661,907	\$ 4,143,142	\$ 247,084,235	\$	\$	\$
Cash, Cash Equavelents, and Short-term Investments	\$ 21,888,184	\$ 21,888,184	\$ (5,285,239)	\$ 27,173,423	\$	\$	\$
Contract Loans	\$	\$ 10,326	\$	\$	\$	\$	\$ 10,326
December 31, 2018							
Bonds	\$ 237,281,100	\$ 242,929,299	\$ 4,079,455	\$ 233,201,645	\$	\$	\$
Cash, Cash Equivalents, and Short-Term Inestments	\$ 5,048,076	\$ 5,048,076	\$ (10,557,868)	\$ 15,605,944	\$	\$	\$
Contract Loans	\$	\$ 1,703	\$	\$	\$	\$	\$ 1,703

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

Bonds

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

Short-Term Investments, Cash Equivalents, and Cash

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

D. Not Practicable to Estimate Fair Value

Contract Loans

It is not practicable to estimate the fair values of contract loans as they have no stated maturity. Contract loans are fully collateralized by the cash surrender values of the underlying insurance policies.

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract Loans	\$ 10,326	8.0		It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies.

E. NAV Practical Expedient Investments
None.

Note 21 – Other Items

A. - B. Not applicable.

C. Other Disclosures
Assets in the amount of \$141,576,577 and \$138,366,398 at December 31, 2019 and 2018, respectively, were on deposit with government authorities or trustees as required by law or in accordance with the terms of various reinsurance agreements.

NOTES TO FINANCIAL STATEMENTS

D. - I. Not applicable.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through February 26, 2020, the date financial statements were available to be issued.

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 [] No [X]

B. - H. Not applicable.

Note 23 – Reinsurance

A. Ceded Reinsurance Report

Section1 – 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 [X]
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 [X]
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 [X]
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 [X]
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 [X]
If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$

B. Uncollectible Reinsurance

No reinsurance recoverables were written off.

C. - G Not applicable.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2018 were \$54,287,545. As of December 31, 2019, \$38,050,375 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$13,579,916 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement, cancer treatment and disability income lines of insurance. Therefore, there has been a \$2,657,254 favorable prior year development since December 31, 2018 to December 31, 2019. The change is generally the result of ongoing analysis of recent loss development trends.

B. Information about Significant Changes in Methodologies and Assumptions

Original estimates are increased or decreased as additional information becomes known regarding individual claims.

Note 26 – Intercompany Pooling Arrangements

Not applicable.

Note 27 – Structured Settlements

NOTES TO FINANCIAL STATEMENTS

Not applicable.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

- a. Participating policies represent approximately 5.5% of the total life insurance inforce at December 31, 2019. Most of the Company's life business in force is ceded under a 100% coinsurance agreement.
- b. Policyholder dividends are recognized on the policy's anniversary.
- c. Dividends to policyholders in 2019 were \$218,322, all of which was ceded to another company.
- d. No additional income was allocated to participating policyholders.

Note 30 – Premium Deficiency Reserves

Not applicable.

Note 31 – Reserves for Life Contracts and Annuity Contracts

- (1)

Reserve Practices

The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2)

Valuation of Substandard Policies

Extra premiums are charged for substandard lives. Reserves are based on a combination of mean reserves for substandard lives and the gross premiums charged for such.
- (3)

Amount of Insurance Where Gross Premiums are Less than the Net Premiums

As of December 31, 2019, the Company had \$1,088,284 of insurance in force, all of which is 100% ceded, for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$8,297 at year-end and are reported in Exhibit 5, Miscellaneous Reserves section.
- (4)

Method Used to Determine Tabular Interest, Reserves Released, and Cost

The Tabular Interest has been determined by formula as described in the instructions. The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions. The Tabular Cost has been determined by formula as described in the instructions.
- (5)

Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

For the determination of tabular interest on funds not involving life for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
- (6)

Details for Other Changes

The change in reserves in Exhibit 7, Line 4, Column 3 of \$313,004 is a balancing item.

The changes in column 4 of \$1, column 5 of (\$141,527), and column 6 of (\$28,738) are balancing items.

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

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type contract Funds and Other Liabilities Without Life or Disability Contingencies

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	\$	\$	\$	\$	%
	(b) At book value less current surrender charge of 5% or more	76,694			76,694	0.1%
	(c) At fair value					%
	(d) Total with market value adjustment or at fair value (total of a through c)	\$ 76,694	\$	\$	\$ 76,694	0.1%
	(e) At book value without adjustment (minimal or no charge or adjustment)	102,585,729			102,585,729	95.2%
2.	Not subject to discretionary withdrawal	5,088,526			5,088,526	4.7%
3.	Total (gross: direct + assumed)	107,750,949			107,750,949	100.0%

NOTES TO FINANCIAL STATEMENTS

A.	INDIVIDUAL ANNUITIES:	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
4.	Reinsurance ceded	107,750,949			107,750,949	
5.	Total (net)* (3) - (4)	\$	\$	\$	\$	
6.	Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$	\$	\$	\$	

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

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	\$	\$	\$	\$	%
(b)	At book value less current surrender charge of 5% or more					%
(c)	At fair value					%
(d)	Total with market value adjustment or at fair value (total of a through c)	\$	\$	\$	\$	%
(e)	At book value without adjustment (minimal or no charge or adjustment)	9,191,133			9,191,133	100.0%
2.	Not subject to discretionary withdrawal					%
3.	Total (gross: direct + assumed)	9,191,133			9,191,133	100.0%
4.	Reinsurance ceded	9,191,014			9,191,014	
5.	Total (net) (3) - (4)	\$ 119	\$	\$	\$ 119	
6.	Amount included in C(1)b above that will move to C(1)e in the year after the statement date	\$	\$	\$	\$	

D. Life and Accident & Health Annual Statement:

(1) Exhibit 5, Annuities section, Total (net)	\$
(2) Exhibit 5, Supplementary contracts with life contingencies section, Total (net)	
(3) Exhibit 7, Deposit-type contracts, Line 14, Column 1	119

NOTES TO FINANCIAL STATEMENTS

(4) Subtotal	\$ 119
Separate Accounts Statement:	
(5) Exhibit 3, Line 0299999, Column 2	\$
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal	\$
(12) Combined Total	\$ 119

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	\$	\$	\$	\$	\$	\$
(2) Universal Life	17,040,218	17,040,176	17,805,350			
(3) Universal Life with Secondary Guarantees						
(4) Indexed Universal Life						
(5) Indexed Universal Life with Secondary Guarantees						
(6) Indexed Life						
(7) Other Permanent Cash Value Life Insurance	13,752,908	13,752,908	15,573,845			
(8) Variable Life						
(9) Variable Universal Life						
(10) Miscellaneous Reserves						

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

(1) Term Policies without Cash Value	XXX	XXX	\$ 79,344,483	XXX	XXX	\$
(2) Accidental Death Benefits	XXX	XXX	66,445	XXX	XXX	
(3) Disability – Active Lives	XXX	XXX	17,880	XXX	XXX	
(4) Disability – Disabled Lives	XXX	XXX	456,817	XXX	XXX	
(5) Miscellaneous Reserves	XXX	XXX	2,338,565	XXX	XXX	

C. Total (gross: direct + assumed)	\$ 30,793,126	\$ 30,793,084	\$ 115,603,385	\$	\$	\$
D. Reinsurance Ceded	29,958,702	29,958,660	113,699,889			
E. Total (net) (c) (D)	\$ 834,424	\$ 834,424	\$ 1,903,496	\$	\$	\$

F.

Amount	
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 1,903,497
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	
(6) Subtotal	\$ 1,903,497
Separate Accounts Annual Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$
(8) Exhibit 3, Line 0499999, Column 2	
(9) Exhibit 3, Line 0599999, Column 2	
(10) Subtotal (Lines (7) through (9))	\$
(11) Combined Total ((6) and (10))	\$ 1,903,497

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	\$	\$

NOTES TO FINANCIAL STATEMENTS

	Gross	Net of Loading
(2) Ordinary new business	22,500	9,477
(3) Ordinary renewal	64,223	27,051
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals	\$ 86,723	\$ 36,528

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

At December 31, 2019 and December 31, 2018, reserves for LAE totaled \$1,671,128 and \$1,887,449.

The Company incurred \$4,409,079 and paid \$4,625,400 of loss adjustment expenses in the current year of which \$1,188,908 of the paid amount was attributable to insured events of prior years.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
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 [X] No []

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.

701221

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2018

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.

12/31/2013

3.3

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

04/20/2015

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

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

3.6

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

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

4.1

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

4.11

sales of new business?

Yes [] No [X]

4.12

renewals?

Yes [] No [X]

4.2

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

4.21

sales of new business?

Yes [] No [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

7.22

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

1	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?
PriceWatershouseCoopers LLP: 185 Asylum Street, Suite 2400, Hartford, CT 06103-3404

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:

Loyal American Life Insurance Company
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 [☐] No [☒] N/A [☐]

10.6

If the response to 10.5 is no or n/a, please explain:
The Audit Committee of Connecticut General Corporation will serve as the Company's Audit Committee for the purposes of compliance with Ohio Insurance Law.

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?
Mohammed Umar Gilani, FSA, MAAA, Appointed Actuary, 11200 Lakeline Blvd., Suite 100, Austin, TX 78717

12.1

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

Yes [☐] No [☒]

12.11

Name of real estate holding company

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$ 0

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

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

13.2

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

Yes [☐] No [☐]

13.3

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

Yes [☐] No [☐]

13.4

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

Yes [☐] No [☐] N/A [☐]

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 [☒] 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 [☒]

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 [☒]

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 [☒]

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
			\$

BOARD OF DIRECTORS

16.

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

Yes [☒] 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 [☒] 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 [☒] No [☐]

FINANCIAL

19.

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

Yes [☐] No [☒]

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 [☒]

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 [☐]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$ 0

22.22

Amount paid as expenses

\$ 97,733

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 [☐]

20.1

Loyal American Life Insurance Company
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 [X]No []

24.02

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

24.03

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

24.04

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

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

24.05

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

\$0

24.06

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

\$0

24.07

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

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

24.08

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

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

24.09.

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

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

24.10

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

24.101

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

\$0

24.102

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

\$0

24.103

Total payable for securities lending reported on the liability page:

\$0

25.1

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

Yes [X]No []

25.2

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

25.21

Subject to repurchase agreements

\$0

25.22

Subject to reverse repurchase agreements

\$0

25.23

Subject to dollar repurchase agreements

\$0

25.24

Subject to reverse dollar repurchase agreements

\$0

25.25

Placed under option agreements

\$0

25.26

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

\$0

25.27

FHLB Capital Stock

\$0

25.28

On deposit with states

\$4,263,496

25.29

On deposit with other regulatory bodies

\$137,313,081

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$0

25.32

Other

\$0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1

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

Yes []No [X]

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
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 [X]No []

28.01

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, NA	4 Chase MetroTech Center, Brooklyn, NY 11245
The Bank of New York Mellon	101 Barclay Street, Mail Stop 101-0850, New York, NY 10286

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.02

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

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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]

28.04

If yes, give full and complete information relating thereto:

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

28.05

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

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

28.0597

For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?

Yes [] No [X]

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 [X]

28.06

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
105881	Cigna Investments, Inc.		SEC	DS

29.1

Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

29.2

If yes, complete the following schedule:

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

29.3

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

1	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
		\$	

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	\$ 266,835,330	\$ 278,400,810
30.2	Preferred Stocks	\$ 0	\$ 0
30.3	Totals	\$ 266,835,330	\$ 278,400,810

30.4

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

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

31.1

Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [] No [X]

31.2

If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No []

31.3

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

32.1

Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] No []

32.2

If no, list exceptions:

33.

By self-designating 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 [X]

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.

Loyal American Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 [X]

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:

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?	\$	30,200
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	\$	30,200
37.1	Amount of payments for legal expenses, if any?	\$	0
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	
		\$	
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	
		\$	

Loyal American Life Insurance Company
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.	\$		232,781,960	
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.	\$		185,176,522	
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$		105,734,536	
1.62	Total incurred claims	\$		89,038,637	
1.63	Number of covered lives	\$		54,847	
	All years prior to most current three years:				
1.64	Total premium earned	\$		127,047,424	
1.65	Total incurred claims	\$		96,137,885	
1.66	Number of covered lives	\$		42,000	
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	\$	283,665,152	\$	258,813,044
2.2	Premium Denominator	\$	371,940,423	\$	345,271,196
2.3	Premium Ratio (2.1/2.2)		76.3%		75.0%
2.4	Reserve Numerator	\$	56,324,579	\$	56,596,835
2.5	Reserve Denominator	\$	199,467,898	\$	188,924,356
2.6	Reserve Ratio (2.4/2.5)		28.2%		30.0%
3.1	Does the reporting entity have Separate Accounts?			Yes []	No [X]
3.2	If yes, has a Separate Accounts statement been filed with this Department			Yes []	No [] N/A [X]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$		0	
3.4	State the authority under which Separate Accounts are maintained:				
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?			Yes []	No []
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?			Yes []	No []
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	\$		0	
4.	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)		
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
			\$	\$	\$	\$

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	\$	7,718,600
7.2	Total incurred claims	\$	7,558,432
7.3	Number of covered lives		28,171

*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 [X]	No []
9.2	Net reimbursement of such expenses between reporting entities:		
9.21	Paid	\$	128,793,993
9.22	Received	\$	69,903,497
10.1	Does the reporting entity write any guaranteed interest contracts?	Yes []	No [X]
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:	\$	233,994,712
12.	Total dividends paid stockholders since organization of the reporting entity:		
12.11	Cash	\$	171,293,877
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 [X]
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 []	No []
15.	How often are meetings of the subordinate branches required to be held?		
16.	How are the subordinate branches represented in the supreme or governing body?		
17.	What is the basis of representation in the governing body?		

GENERAL INTERROGATORIES

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

18.1

How often are regular meetings of the governing body held?

18.2

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

18.3

When and where will the next regular or special meeting of the governing body be held?

18.4

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

18.5

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

19.

How are the expenses of the governing body defrayed?

20.

When and by whom are the officers and directors elected?

21.

What are the qualifications for membership?

22.

What are the limiting ages for admission?

23.

What is the minimum and maximum insurance that may be issued on any one life?

24.

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

Yes [☐]

No [☐]

25.

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

Yes [☐]

No [☐]

26.1

Are notices of the payments required sent to the members?

Yes [☐]

No [☐]

N/A [☐]

26.2

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

Yes [☐]

No [☐]

27.

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

27.11

First Year

27.12

Subsequent Years

28.1

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

Yes [☐]

No [☐]

28.2

If so, what amount and for what purpose?

\$

29.1

Does the reporting entity pay an old age disability benefit?

Yes [☐]

No [☐]

29.2

If yes, at what age does the benefit commence?

30.1

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

Yes [☐]

No [☐]

30.2

If yes, when?

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?

Yes [☐]

No [☐]

32.1

State 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?

Yes [☐]

No [☐]

32.2

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

Yes [☐]

No [☐]

N/A [☐]

32.3

If yes, explain

33.1

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

Yes [☐]

No [☐]

33.2

If 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?

Yes [☐]

No [☐]

N/A [☐]

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?

Yes [☐]

No [☐]

35.1

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

Yes [☐]

No [☐]

35.2

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

Date	Outstanding Lien Amount
	\$

Loyal American Life Insurance Company
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).....	326,173	339,699	352,383	359,241	376,238
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	80,488	84,829	96,120	105,535	111,213
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	2,741	3,022	3,423	3,974	5,088
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	409,402	427,550	451,926	468,750	492,539
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	14,349	20,566	23,616	17,131	12,219
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....					
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	14,349	20,566	23,616	17,131	12,219
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col.. 3).....	3,723,029	3,105,699	2,072,061	848,964	192,054
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....					
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	1,865,853	2,169,190	2,605,716	3,085,020	3,725,249
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	366,351,543	339,996,307	306,833,647	277,804,490	274,628,498
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	371,940,425	345,271,196	311,511,424	281,738,474	278,545,801
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	367,867,440	338,740,173	310,550,432	272,856,422	266,704,142
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	233,002,461	221,898,874	213,943,578	186,582,628	181,076,598
23. Aggregate life reserves (Page 3, Line 1).....	1,903,497	946,538	332,317	58,882	11,258
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....				XXX	XXX
24. Aggregate A&H reserves (Page 3, Line 2).....	152,848,507	143,144,778	134,993,285	128,090,033	123,429,371
25. Deposit-type contract funds (Page 3, Line 3).....	119	1,589	1,618	1,726	1,823
26. Asset valuation reserve (Page 3, Line 24.01).....	2,013,332	1,748,462	1,542,662	1,384,403	1,228,898
27. Capital (Page 3, Lines 29 & 30).....	5,640,000	5,640,000	5,640,000	5,640,000	5,640,000
28. Surplus (Page 3, Line 37).....	129,224,979	111,201,299	90,966,854	80,633,794	79,987,544
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	17,623,308	16,692,017	33,039,585	21,583,988	24,051,784
Risk-Based Capital Analysis					
30. Total adjusted capital.....	137,676,734	119,200,522	98,604,994	87,658,197	87,072,414
31. Authorized control level risk-based capital.....	25,123,693	24,105,821	21,114,826	17,080,635	15,217,630
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).....	72.6	78.1	75.2	79.1	74.9
33. Stocks (Lines 2.1 and 2.2).....	20.8	20.3	20.9	16.8	19.7
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	6.6	1.6	3.8	4.1	5.4
37. Contract loans (Line 6).....	0.0	0.0			
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

Loyal American Life Insurance Company
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).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....	68,726,671	63,074,932	59,672,120	40,653,682	47,303,783
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	68,726,671	63,074,932	59,672,120	40,653,682	47,303,783
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	38,010,257	41,977,588	43,115,161	52,480,565	49,566,003
53. Total admitted assets (Page 2, Line 28, Col. 3).....	367,867,440	338,740,173	310,550,432	272,856,422	266,704,142
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	8,664,118	8,355,231	7,490,388	6,823,628	6,618,886
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	15,254				
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(24,348,261)	(38,597,188)	(41,481,562)	(28,150,101)	(18,707,705)
57. Total of above Lines 54, 55 and 56.....	(15,668,889)	(30,241,957)	(33,991,174)	(21,326,473)	(12,088,819)
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).....	616,406	596,999	349,608	205,022	13,917
59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6).....	259,632,506	241,281,127	210,877,484	187,692,251	186,188,506
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	956,959	614,221	273,435	47,624	11,242
61. Increase in A&H reserves (Line 19, Col. 6).....	10,450,401	8,151,492	6,903,254	3,650,126	2,863,966
62. Dividends to policyholders and refunds to members (Line 30, Col 1).....					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	22.6	24.4	25.8	24.8	24.5
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.....	4.8	7.6	6.1	4.9	12.0
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	73.5	73.1	70.6	69.1	68.3
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	0.1	0.2	0.2	0.2	0.2
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	24.5	26.1	27.7	26.6	26.5
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	560,193	589,038	526,243	406,438	532,833
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	717,298	636,904	674,250	637,455	860,470
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	51,070,098	45,682,844	44,978,058	44,835,893	41,897,965
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	53,570,247	48,827,004	44,269,601	43,334,061	43,148,248
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).....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	(61,649)	(449,960)	(513,538)	(447,277)	(123,392)
74. Ordinary - individual annuities (Page 6, Col. 4).....					
75. Ordinary - supplementary contracts.....	XXX				
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....					
77. Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9).....					
78. Group annuities (Page 6, Col. 5).....					
79. A&H - group (Page 6.5, Col. 3).....		(715,586)	11,711	480,841	599,653
80. A&H - credit (Page 6.5, Col. 10).....					
81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10).....	14,057,405	9,691,915	9,553,288	15,545,143	16,045,095
82. Aggregate of all other lines of business (Page 6, Col. 8).....					(52,275)
83. Fraternal (Page 6, Col. 7).....					
84. Total (Page 6, Col. 1).....	13,995,756	8,526,369	9,051,461	15,578,707	16,469,081

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 Total Amount of Insurance
	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	
							7 Policies	8 Certificates		
1. In force end of prior year.....			28,996	424,528			4	1,883	3,022	427,550
2. Issued during year.....			1,479	14,349						14,349
3. Reinsurance assumed.....										0
4. Revived during year.....				5						5
5. Increased during year (net).....										0
6. Subtotals, Lines 2 to 5.....	0	0	1,479	14,354	0	0	0	0	0	14,354
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	30,475	438,882	0	0	4	1,883	3,022	441,904
Deductions during year:										
10. Death.....			1,291	7,447			XXX			7,447
11. Maturity.....			25	68			XXX			68
12. Disability.....							XXX			0
13. Expiry.....			214	2,566						2,566
14. Surrender.....			206	7,693						7,693
15. Lapse.....			565	12,085				23	281	12,366
16. Conversion.....			3	180			XXX	XXX	XXX	180
17. Decreased (net).....				2,182						2,182
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	2,304	32,221	0	0	0	23	281	32,502
21. In force end of year (b) (Line 9 minus Line 20).....	0	0	28,171	406,661	0	0	4	1,860	2,741	409,402
22. Reinsurance ceded end of year.....	XXX		XXX	356,963	XXX		XXX	XXX	2,741	359,704
23. Line 21 minus Line 22.....	XXX	0	XXX	49,698	XXX	(a) 0	XXX	XXX	0	49,698

DETAILS OF WRITE-INS

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

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.....0 , amount, \$.....0.

Additional accidental death benefits included in life certificates were in amount \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

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

Loyal American Life Insurance Company
EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX.....		XXX.....	
25. Other paid-up insurance.....			7,512	27,057
26. Debit ordinary insurance.....	XXX.....	XXX.....		

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.....			90	443
28. Term policies-other.....			220	54,523
29. Other term insurance-decreasing.....	XXX.....		XXX.....	76
30. Other term insurance.....	XXX.....		XXX.....	12,346
31. Totals (Lines 27 to 30).....	0	0	310	67,388
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....		XXX.....	
33. Totals, extended term insurance.....	XXX.....	XXX.....	1,789	13,101
34. Totals, whole life and endowment.....	1,479	14,349	26,072	326,173
35. Totals (Lines 31 to 34).....	1,479	14,349	28,171	406,662

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	14,349		384,294	22,367
38. Credit Life (Group and Individual).....				
39. Group.....			2,741	
40. Totals (Lines 36 to 39).....	14,349	0	387,035	22,367

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX.....		XXX.....	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX.....	1,860	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....	73,561
------------------------------------------------------------------------------------------------------	--------

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 actual for spouse, \$1,000 per unit for children

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.....			774	9,874				
49. Disability Income.....								
50. Extended Benefits.....			XXX.....	XXX.....				
51. Other.....								
52. Total.....	0	(a).....0	774	(a).....9,874	0	(a).....0	0	(a).....0

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

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

SUPPLEMENTARY CONTRACTS

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

ANNUITIES

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

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	.....4,045	.....2,151,416	.....	.....	.....290,907	.....369,453,532
2. Issued during year.....	.....3,288	.....571,801	.....	.....	.....42,933	.....48,274,372
3. Reinsurance assumed.....	.....25	.....9,100	.....	.....	.....3,372	.....6,292,417
4. Increased during year (net).....	.....	.....XXX.....	.....	.....XXX.....	.....	.....XXX.....
5. Total (Lines 1 to 4).....	.....7,358	.....XXX.....	.....0	.....XXX.....	.....337,212	.....XXX.....
Deductions during year:						
6. Conversions.....	.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....
7. Decreased (net).....	.....295	.....XXX.....	.....	.....XXX.....	.....42,975	.....XXX.....
8. Reinsurance ceded.....	.....3,288	.....XXX.....	.....	.....XXX.....	.....203	.....XXX.....
9. Totals (Lines 6 to 8).....	.....3,583	.....XXX.....	.....0	.....XXX.....	.....43,178	.....XXX.....
10. In force end of year.....	.....3,775	(a).....1,914,446	.....0	(a).....	.....294,034	(a).....388,203,439

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds	2 Dividend Accumulations
	Contracts	Contracts
1. In force end of prior year.....	.....12	.....
2. Issued during year.....	.....	.....
3. Reinsurance assumed.....	.....	.....
4. Increased during year (net).....	.....	.....
5. Total (Lines 1 to 4).....	.....12	.....0
Deductions during year:		
6. Decreased (net).....	.....9	.....
7. Reinsurance ceded.....	.....	.....
8. Totals (Lines 6 and 7).....	.....9	.....0
9. In force end of year.....	.....3	.....0
10. Amount of account balance.....	(a).....119	(a).....

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

Loyal American Life Insurance Company
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	491,999	2,753	3,664,318		4,159,070	683
2.	Alaska.....	AK	3,231	12	994,938		998,181	
3.	Arizona.....	AZ	42,832	52	1,520,265		1,563,149	1,867
4.	Arkansas.....	AR	233,719	269	4,118,837		4,352,825	160
5.	California.....	CA	117,306	891	39,628,232		39,746,429	1,450
6.	Colorado.....	CO	55,701	46	2,126,428		2,182,175	544
7.	Connecticut.....	CT	24,132	30	3,752,094		3,776,256	
8.	Delaware.....	DE	19,040	23	124,775		143,838	
9.	District of Columbia.....	DC	9,107	8	390,265		399,380	
10.	Florida.....	FL	410,500	16,059	4,833,146		5,259,705	844
11.	Georgia.....	GA	358,325	144	3,682,479		4,040,948	2,465
12.	Hawaii.....	HI	7,983	23	805,435		813,441	671
13.	Idaho.....	ID	12,421	-	2,846,620		2,859,041	
14.	Illinois.....	IL	302,684	331	11,099,006		11,402,021	
15.	Indiana.....	IN	305,759	565	10,860,642		11,166,966	509
16.	Iowa.....	IA	70,139	-	2,938,320		3,008,459	257
17.	Kansas.....	KS	108,218	8	9,534,793		9,643,019	102
18.	Kentucky.....	KY	219,602	116	5,603,571		5,823,289	214
19.	Louisiana.....	LA	228,929	222	5,070,935		5,300,086	164
20.	Maine.....	ME	55,645	317	2,802,762		2,858,724	
21.	Maryland.....	MD	91,567	517	357,348		449,432	2,170
22.	Massachusetts.....	MA	59,310	257	140,828		200,395	420
23.	Michigan.....	MI	153,018	801	8,274,175		8,427,994	104
24.	Minnesota.....	MN	37,232	-	4,719,520		4,756,752	53
25.	Mississippi.....	MS	243,088	2,709	6,696,758		6,942,555	256
26.	Missouri.....	MO	189,246	1,158	4,123,561		4,313,965	79
27.	Montana.....	MT	680	8	1,174,296		1,174,984	
28.	Nebraska.....	NE	33,762	-	2,856,718		2,890,480	4,265
29.	Nevada.....	NV	38,692	8	502,081		540,781	4,799
30.	New Hampshire.....	NH	11,577	8	103,968		115,553	
31.	New Jersey.....	NJ	139,542	3,096	19,001,922		19,144,560	353
32.	New Mexico.....	NM	44,647	104	1,861,939		1,906,690	118
33.	New York.....	NY	10,934	269	144,475		155,678	355
34.	North Carolina.....	NC	455,862	591	5,574,845		6,031,298	13,049
35.	North Dakota.....	ND	2,262	-	157,567		159,829	
36.	Ohio.....	OH	218,332	772	5,031,886		5,250,990	58
37.	Oklahoma.....	OK	118,464	137	3,796,632		3,915,233	
38.	Oregon.....	OR	43,902	45	19,101,319		19,145,266	26
39.	Pennsylvania.....	PA	210,682	6,432	3,677,554		3,894,668	116
40.	Rhode Island.....	RI	17,179	38	31,034		48,251	
41.	South Carolina.....	SC	347,786	1,247	5,914,739		6,263,772	1,767
42.	South Dakota.....	SD	21,237	-	845,182		866,419	
43.	Tennessee.....	TN	432,820	816	9,933,846		10,367,482	409
44.	Texas.....	TX	921,762	287	29,441,566		30,363,615	4,478
45.	Utah.....	UT	25,478	15	840,184		865,677	120
46.	Vermont.....	VT	94,716	375	2,753,217		2,848,308	
47.	Virginia.....	VA	209,594	510	1,129,628		1,339,732	867
48.	Washington.....	WA	94,117	480	40,636,176		40,730,773	192
49.	West Virginia.....	WV	136,493	785	1,169,076		1,306,354	
50.	Wisconsin.....	WI	40,359	23	1,001,995		1,042,377	
51.	Wyoming.....	WY	6,628	15	404,260		410,903	1,034
52.	American Samoa.....	AS	N	-	-		0	
53.	Guam.....	GU	N	-	-		883	219
54.	Puerto Rico.....	PR	N		4,170		14,422	293
55.	US Virgin Islands.....	VI	N		524		5,315	
56.	Northern Mariana Islands.....	MP	N	-			0	
57.	Canada.....	CAN	N				87	
58.	Aggregate Other Alien.....	OT	XXX	2	439	0	117,844	309
59.	Subtotal.....	XXX	7,661,656	43,374	297,801,289	0	305,506,319	45,839
90.	Reporting entity contributions for employee benefit plans.....	XXX					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX					0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX	103,030		24,327		127,357	
94.	Aggregate other amounts not allocable by State.....	XXX	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX	7,764,686	43,374	297,825,616	0	305,633,676	45,839
96.	Plus reinsurance assumed.....	XXX	19,181		83,571,114		83,590,295	
97.	Totals (All Business).....	XXX	7,783,867	43,374	381,396,730	0	389,223,971	45,839
98.	Less reinsurance ceded.....	XXX	4,063,945	43,374	13,981,802		18,089,121	45,839
99.	Totals (All Business) less reinsurance ceded.....	XXX	3,719,922	0	(c) 367,414,928	0	371,134,850	0

DETAILS OF WRITE-INS								
58001.	OT.....	XXX	117,403	2	439		117,844	309
58002.	.....	XXX					0	
58003.	.....	XXX					0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX	117,403	2	439	0	117,844	309
9401.	.....	XXX					0	
9402.	.....	XXX					0	
9403.	.....	XXX					0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	51	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.....	6

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

Premiums are allocated to the state in which the related policy or certificate holder resides.

(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, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Cigna Corporation (A Delaware corporation and ultimate parent company)	82-4991898	DE	
Cigna Holding Company	06-1059331	DE	
Cigna Holdings, Inc.	06-1072796	DE	
Cigna Intellectual Property, Inc.	51-0402128	DE	
Cigna Investment Group, Inc.	06-1095823	DE	
Cigna International Finance, Inc.	52-0291385	DE	
Former Cigna Investments, Inc.	23-1914061	DE	
Cigna Investments, Inc.	06-0861092	DE	
Cigna Benefits Financing, Inc.	01-0947889	DE	
CareAllies, Inc.	26-0180898	DE	
Connecticut General Corporation	06-0840391	CT	
Benefit Management Corp.	81-0585518	MT	
Allegiance Life & Health Insurance Company	20-4433475	MT	12814
Allegiance Re, Inc.	20-3851464	MT	
Allegiance Benefit Plan Management, Inc.	81-0400550	MT	
Allegiance COBRA Services, Inc.	71-0916514	MT	
Allegiance Provider Direct, LLC	26-2201582	MT	
Community Health Network, LLC	84-1461840	MT	
Intermountain Underwriters, Inc.	81-0425785	MT	
Allegiance Care Management, LLC	03-0507057	MT	
HealthSpring, Inc.	20-1821898	DE	
NewQuest, LLC	76-0628370	TX	
NewQuest Management Northeast, LLC	52-1929677	DE	
Bravo Health Mid-Atlantic, Inc.	52-2259087	MD	10095
Bravo Health Pennsylvania, Inc.	52-2363406	PA	11524
HealthSpring Life & Health Insurance Company, Inc.	20-8534298	TX	12902
HealthSpring of Florida, Inc.	65-1129599	FL	11532
NewQuest Management of Illinois, LLC	77-0632665	IL	
NewQuest Management of Florida, LLC	20-4954206	FL	
HealthSpring Management of America, LLC	20-8647386	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
NewQuest Management of West Virginia, LLC	45-0633893	DE	
TexQuest, LLC	75-3108527	DE	
HouQuest, LLC	75-3108521	DE	
GulfQuest, LP	76-0657035	TX	
NewQuest Management of Alabama, LLC	33-1033586	AL	
HealthSpring USA, LLC	72-1559530	TN	
Tennessee Quest, LLC	20-5524622	TN	
HealthSpring Pharmacy Services, LLC	26-2353476	DE	
HealthSpring Pharmacy of Tennessee, LLC	26-2353772	DE	
Home Physicians Management, LLC	20-4266628	DE	
Alegis Care Services, LLC	35-2562415	DE	
Cigna Arbor Life Insurance Company	03-0452349	CT	13733
Cigna Behavioral Health, Inc.	41-1648670	MN	
Cigna Behavioral Health of California, Inc.	94-3107309	CA	
Cigna Behavioral Health of Texas, Inc.	75-2751090	TX	
MCC Independent Practice Association of New York, Inc.	06-1346406	NY	
Cigna Dental Health, Inc.	59-2308055	FL	
Cigna Dental Health Plan of Arizona, Inc.	86-0807222	AZ	47013
Cigna Dental Health of California, Inc.	59-2600475	CA	
Cigna Dental Health of Colorado, Inc.	59-2675861	CO	11175
Cigna Dental Health of Delaware, Inc.	59-2676987	DE	95380
Cigna Dental Health of Florida, Inc.	59-1611217	FL	52021
Cigna Dental Health of Illinois, Inc.	06-1351097	IL	
Cigna Dental Health of Kansas, Inc.	59-2625350	KS	52024
Cigna Dental Health of Kentucky, Inc.	59-2619589	KY	52108
Cigna Dental Health of Maryland, Inc.	20-2844020	MD	48119
Cigna Dental Health of Missouri, Inc.	06-1582068	MO	11160
Cigna Dental Health of New Jersey, Inc.	59-2308062	NJ	11167
Cigna Dental Health of North Carolina, Inc.	56-1803464	NC	95179
Cigna Dental Health of Ohio, Inc.	59-2579774	OH	47805
Cigna Dental Health of Pennsylvania, Inc.	52-1220578	PA	47041
Cigna Dental Health of Texas, Inc.	59-2676977	TX	95037
Cigna Dental Health of Virginia, Inc.	52-2188914	VA	52617
Cigna Health Corporation	62-1312478	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Healthsource, Inc.	02-0387748	DE	
Cigna HealthCare of Arizona, Inc.	86-0334392	AZ	95125
Cigna HealthCare of California, Inc.	95-3310115	CA	
Cigna HealthCare of Colorado, Inc.	84-1004500	CO	95604
Cigna HealthCare of Connecticut, Inc.	06-1141174	CT	95660
Cigna HealthCare of Florida, Inc.	59-2089259	FL	95136
Cigna HealthCare of Georgia, Inc.	58-1641057	GA	96229
Cigna HealthCare of Illinois, Inc.	36-3385638	IL	95602
Cigna HealthCare of Indiana, Inc.	35-1679172	IN	95525
Cigna HealthCare of Maine, Inc.	01-0418220	ME	
Cigna HealthCare of Massachusetts, Inc.	02-0402111	MA	
Cigna HealthCare Mid-Atlantic, Inc.	52-1404350	MD	
Cigna HealthCare of New Hampshire, Inc.	02-0387749	NH	95493
Cigna HealthCare of New Jersey, Inc.	22-2720890	NJ	95500
Cigna HealthCare of North Carolina, Inc.	56-1479515	NC	95132
Cigna HealthCare of Pennsylvania, Inc.	23-2301807	PA	
Cigna HealthCare of St. Louis, Inc.	36-3359925	MO	95635
Cigna HealthCare of South Carolina, Inc.	06-1185590	SC	95708
Cigna HealthCare of Tennessee, Inc.	62-1218053	TN	95606
Cigna HealthCare of Texas, Inc.	74-2767437	TX	95383
Cigna HealthCare of Utah, Inc.	62-1230908	UT	
Temple Insurance Company Limited	00-0000000		
Arizona Health Plan, Inc.	86-3581583	AZ	
Healthsource Properties, Inc.	02-0467679	NH	
Managed Care Consultants, Inc.	88-0241365	NV	
Cigna Benefit Technology Solutions, Inc.	02-0515554	DE	
Sagamore Health Network, Inc.	35-1641636	IN	
Cigna Healthcare Holdings, Inc.	84-0985843	CO	
Great-West Healthcare of Illinois, Inc.	93-1174749	IL	
Cigna Healthcare, Inc.	02-0495422	VT	
Cigna Life Insurance Company of New York	13-2556568	NY	64548
Connecticut General Life Insurance Company	06-0303370	CT	62308
CareAllies, LLC	81-2760646	DE	
Cigna Onsite Health, LLC	32-0222252	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Gillette Ridge Community Council, Inc.	00-0000000	CT	
Gillette Ridge Golf, LLC	20-3700105	DE	
Hazard Center Investment Company LLC	52-2149519	DE	
Tel-Drug of Pennsylvania, LLC	23-3074013	PA	
GRG Acquisitions LLC	00-0000000	DE	
Cigna Affiliates Realty Investment Group, LLC	27-5402196	DE	
Secon Properties, LP	95-2876207	CA	
Transwestern Federal Holdings, L.L.C.	00-0000000	DE	
Transwestern Federal, L.L.C.	00-0000000	DE	
CR Washington Street Investors LP	27-3555688	DE	
Dulles Town Center Mall, LLC	52-2099336	VA	
PUR Arbors Apartments Venture LLC	45-5046449	DE	
CG Seventh Street, LLC	45-5499889	DE	
Ideal Properties II LLC	95-4838551	CA	
Mallory Square Partners I, LLC	80-0908244	DE	
Houston Briar Forest Apartments Limited Partnership	37-1708015	DE	
SB-SNH LLC	46-3593103	DE	
680 Investors LLC	00-0000000	CA	
685 New Hampshire LLC	00-0000000	CA	
222 Main Street Caring GP LLC	00-0000000	DE	
222 Main Street Investors LP	46-4671745	DE	
Notch 8 Residential, L.L.C.	90-1033569	DE	
UVL, LLC	46-4901453	DE	
3601 North Fairfax Drive Associates, LLC	46-4926192	DE	
Lakehills CM-CG LLC	47-4375626	DE	
Affiliated Hotel Subsidiary LLC	30-0939067	DE	
Berewick Apartments LLC	81-2650133	DE	
CIG-LEI Ygnacio Associates LLC	81-3389374	DE	
CGGL Orange Collection LLC	61-1797835	DE	
CGGL Chapman LLC	81-3281922	DE	
CGGL City Parkway LLC	81-3313562	DE	
Heights at Bear Creek Venture LLC	81-4139432	DE	
SOMA Apartments Venture LLC	82-1732483	DE	
Arbor Heights Venture LLC	82-3315524	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
CG/Wood ALTA 601, LLC	82-1280312	DE	
CPI-CII 9171 Wilshire JV LLC	82-4936006	DE	
9171 Wilshire CPI-CII LLC	82-4794800	DE	
CARING Capitol Hill GP LLC	32-0570889	DE	
CARING Capitol Hill LP LLC	37-1903297	DE	
Rise-CG Capitol Hill, LP	83-1460134	DE	
CARING 3130 Investor LLC	84-1960231	DE	
CARING 9171 Wilshire Investor LLC	83-2318410	DE	
CARING Heights at Bear Creek Investor LLC	83-2318233	DE	
CARING Dulles Town Center Investor LLC	83-2318370	DE	
CARING 500 Ygnacio Investor LLC	83-2562994	DE	
CARING Alta Englewood Investor LLC	83-2851501	DE	
CARING Alta Woodson Investor LLC	83-2563284	DE	
CARING Mallory Square Investor LLC	83-2339522	DE	
CARING Soma Investor LLC	83-2563138	DE	
CARING Century Plaza Investor LLC	83-2851364	DE	
CG-Muller 550 Winchester, LLC	83-2993316	DE	
CARING Hillcrest Investor LLC	83-1400482	DE	
CI-GS Hillcrest LLC	82-1612980	DE	
CARING Alexan Enclave Investor LLC	83-2633790	DE	
CARING Orange Collection Investor LLC	83-2633886	DE	
CGGL Orange Collection Mezz LLC	00-0000000	DE	
CARING South Coast Subsidiary LLC	83-8294933	DE	
CARING 18th & Salmon Investor LLC	83-1400586	DE	
CI-GS Portland, LLC	82-4774243	DE	
CARING Firestone Investor LLC	83-3701937	DE	
CG-AQ 477 South Market Street LLC	84-2083351	DE	
CARING XR 2 International Investor LLC	83-4317078	DE	
CGGL XR 2 International LLC	84-1843578	DE	
CARING XR International Investor LLC	83-3923178	DE	
CGGL XR International LLC	84-1921719	DE	
CARING JA Lofts Investor GP LLC	00-0000000	DE	
CARING JA Lofts Investor LP LLC	00-0000000	DE	
JA Lofts JV Limited Partnership	84-3395923	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
JA Lofts Holdings, LLC	84-3406799	DE	
RISE-CG JA Lofts Limited Partnership	84-3254168	DE	
CARING Westcore Holding Investor LLC	38-4085763	DE	
Westcore CG AC, LLC	00-0000000	DE	
Westcore CG Commerce, LLC	00-0000000	DE	
Westcore CG Venture, LLC	00-0000000	DE	
Cigna Health and Life Insurance Company	59-1031071	CT	67369
CarePlexus, LLC	45-2681649	DE	
Cigna Corporate Services, LLC	27-3396038	DE	
Cigna Insurance Agency, LLC	27-1903785	CT	
Ceres Sales of Ohio, LLC	34-1970892	OH	
Cigna National Health Insurance Company	34-0970995	OH	61727
Provident American Life & Health Insurance Company	23-1335885	OH	67903
United Benefit Life Insurance Company	75-2305400	OH	65269
Loyal American Life Insurance Company	63-0343428	OH	65722
American Retirement Life Insurance Company	59-2760189	OH	88366
QualCare Alliance Networks, Inc.	23-3744987	NJ	
QualCare, Inc.	22-3129563	NJ	
Scibal Associates, Inc.	22-2483867	NJ	
QualCare Captive Insurance Company Inc., PCC	46-1634843	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Health-Lynx, LLC	46-2086778	NJ	
Sterling Life Insurance Company	13-1867829	IL	77399
Olympic Health Management Systems, Inc.	91-1500758	WA	
Olympic Health Management Services, Inc.	91-1599329	WA	
WorldDoc, Inc.	88-0455414	NV	
Omada Health, Inc.	45-2355015	DE	
Cigna Ventures, LLC	83-1069280	DE	
Cricket Health, Inc.	47-2746692	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna Health Management, Inc.	23-1728483	DE	
Kronos Optimal Health Company	20-8064696	AZ	
Life Insurance Company of North America	23-1503749	PA	65498
Cigna & CMB Life Insurance Company Limited	91440000710931571W		

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna Direct Marketing Company, Inc.	58-1136865	DE	
Tel-Drug, Inc.	46-0427127	SD	
Cigna Global Wellbeing Holdings Limited	224 72651 19448		
Cigna Global Wellbeing Solutions Limited	579 23011 03137		
Vielife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-1332403	DE	
CG Life Pension Benefits Payments, Inc.	06-1332405	DE	
CG LINA Pension Benefits Payments, Inc.	06-1332401	DE	
Cigna Federal Benefits, Inc.	62-1724116	DE	
Cigna Healthcare Benefits, Inc.	23-2741293	DE	
Cigna Integratedcare, Inc.	23-2924152	DE	
Cigna Managed Care Benefits Company	23-2741294	DE	
Cigna Re Corporation	06-1071502	DE	
Blodget & Hazard Limited	06-1522976		
Cigna Resource Manager, Inc.	06-1567902	DE	
Connecticut General Benefit Payments, Inc.	06-1252419	DE	
Healthsource Benefits, Inc.	06-1533555	DE	
IHN, Inc.	35-2041388	IN	
LINA Benefit Payments, Inc.	06-1252418	DE	
Mediversal, Inc.	88-0334401	NV	
Universal Claims Administration	88-0344624	NV	
Brighter, Inc.	27-1713977	DE	
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0111677	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	0105546038364		
CGO Participatos LTDA	00-0000000		
YCFM Servicos LTDA	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000	DE	
Cigna Linden Holdings, Inc.	46-4110289	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Cigna Laurel Holdings, Ltd.	98-1146864		
Cigna Palmetto Holdings, Ltd.	98-1232443		
Cigna Apac Holdings, Ltd.	00-0000000		
Cigna Alder Holdings, LLC	00-0000000	DE	
Cigna Walnut Holdings, Ltd.	00-0000000		
Cigna Chestnut Holdings, Ltd.	98-1137759		
LINA Life Insurance Company of Korea	00-0000000		
Cigna International Services Australia Pty Ltd.	00-0000000		
Cigna Hong Kong Holdings Company Limited	00-0000000		
Cigna Data Services (Shanghai) Company Limited	00-0000000		
Cigna HLA Technology Services Limited	00-0000000		
Cigna Worldwide General Insurance Company Limited	00-0000000		
Cigna Worldwide Life Insurance Company Limited	00-0000000		
Cigna International Health Services Sdn. Bhd.	00-0000000		
Cigna New Zealand Holdings Limited	00-0000000		
Cigna New Zealand Finance Limited	00-0000000		
OnePath Life (NZ) Limited	00-0000000		
Cigna Life Insurance New Zealand Limited	00-0000000		
Grown Ups New Zealand Limited	119-599-164		
Cigna Life Insurance Company of Canada	AA-1560515		
Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited)	00-0000000		
LINA Financial Service	00-0000000		
Cigna Spruce Holdings GmbH	00-0000000		
Ascent Health Services LLC	00-0000000		
Cigna Nederland Gamma B.V.	00-0000000		
Cigna Finans Emeklilik Ve Hayat A.S.	00-0000000		
RHP (Thailand) Limited	00-0000000		
Cigna Brokerage & Marketing (Thailand) Limited	00-0000000		
KDM (Thailand) Limited	00-0000000		
Cigna Insurance Public Company Limited	00-0000000		
Cigna Taiwan Life Assurance Company Limited	00-0000000		
Cigna Myrtle Holdings, Ltd.	98-1154657		
Cigna Elmwood Holdings, Ltd.	98-1155943		
Cigna Beechwood Holdings	98-1181787		

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Cigna Life Insurance Company of Europe S.A.-N.V.	AA-1240009		
Cigna Europe Insurance Company S.A.-N.V.	00-0000000		
Cigna European Services (UK) Limited	00-0000000		
Cigna 2000 UK Pension LTD	00-0000000		
Cigna Oak Holdings, Ltd.	00-0000000		
Cigna Willow Holdings, LTD.	00-0000000		
FirstAssist Administration Limited	00-0000000		
Cigna Legal Protection U.K. Ltd.	00-0000000		
Cigna Insurance Services (Europe) Limited	00-0000000		
Cigna International Health Services, BVBA	00-0000000		
Cigna International Health Services, LLC	30-0526216	FL	
Cigna International Health Services Kenya Limited	00-0000000		
Cigna Cedar Holdings, Ltd.	00-0000000		
Cigna Insurance Middle East S.A.L.	00-0000000		
Cigna Insurance Management Services (DIFC), Ltd.	00-0000000		
Cigna Magnolia Holdings, Ltd.	98-1232512		
Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.)	00-0000000		
Cigna Health Solution India Pvt. Ltd.	00-0000000		
Cigna Poplar Holdings, Inc.	46-4099800	DE	
PT GAR Indonesia	00-0000000		
Cigna Global Insurance Company Limited	68-0676638		
ManipalCigna Health Insurance Company Limited	00-0000000		
Cigna Worldwide Insurance Company	23-2088429	DE	90859
PT Asuransi Cigna	AA-5360003		
Cigna Teak Holdings, LLC	00-0000000	DE	
Express Scripts Holding Company	45-2884094	DE	
Express Scripts, Inc.	43-1420563	DE	
Express Scripts Services Co.	43-1832983	DE	
Diversified Pharmaceutical Services, Inc.	41-1627938	MN	
Diversified NY IPA, Inc.	16-1526641	NY	
ESI Mail Pharmacy Service, Inc.	43-1867735	DE	
Express Scripts Pharmaceutical Procurement, LLC	20-5826948	DE	
Econdisc Contracting Solutions, LLC	27-3542089	DE	
Express Scripts Sales Operations, Inc.	22-3114423	NJ	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
Express Scripts Specialty Distribution Services, Inc.	43-1869712	DE	
ESI Partnership	43-1925562	DE	
ESI Resources, Inc.	41-2006555	MN	
ESI GP Holdings, Inc.	43-1925556	DE	
Express Scripts Utilization Management Company	43-1869714	DE	
Express Scripts Strategic Development, Inc.	22-2230703	NJ	
Airport Holdings, LLC	75-3040465	NJ	
CuraScript, Inc.	36-4369972	DE	
Priority Healthcare Corporation	35-1927379	IN	
Lynnfield Drug, Inc.	04-3546044	FL	
Freedom Service Company, LLC	20-3229217	FL	
Priority Healthcare Distribution, Inc.	59-3761140	FL	
Freco, Inc.	02-0523249	FL	
Lynnfield Compounding Center, Inc.	58-2593075	FL	
SpectraCare, Inc.	61-1147068	KY	
SpectraCare Health Care Ventures, Inc.	61-1317695	KY	
Care Continuum, Inc.	61-1162797	KY	
Matrix GPO, LLC	51-0500147	IN	
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA	
Strategic Pharmaceutical Investments, LLC	47-2658932	DE	
L&C Investments, LLC	47-5292506	DE	
Express Scripts Senior Care Holdings, Inc.	20-3126104	DE	
Express Scripts Senior Care, Inc.	20-3126075	DE	
ESI Mail Order Processing, Inc. (f/k/a NXI)	74-2974964	DE	
Express Reinsurance Company	27-3175443	MO	13918
Express Scripts Canada Holding Co.	43-1942542	DE	
Express Scripts Canada Co.	98-0650775/CN98-0358790		
ESI Canada	CN 98-0358792		
ESI GP Canada ULC	CN 98-0358791		
ESI GP2 Canada ULC	00-0000000		
Express Scripts Canada Wholesale	CN25-0012861		
Express Scripts Canada Services	00-0000000		
Express Scripts Pharmacy Ontario, Ltd.	00-0000000		
Express Scripts Pharmacy West, Ltd.	00-0000000		

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

51.10

Entity Name	EIN	State	NAIC CODE
Express Scripts Pharmacy Central, Ltd.	00-0000000		
Express Scripts Pharmacy Atlantic, Ltd.	00-0000000		
Express Scripts Canada Holding, LLC	27-1490640	DE	
Healthbridge, Inc.	26-2159005	DE	
Inside RX, LLC	82-0658250	DE	
myMatrixx Holdings, LLC	82-1350878	DE	
Matrix Healthcare Services, Inc.	59-3720653	FL	
myMatrixx-B, LLC	46-2589799	FL	
MyM Technology Services, LLC	36-4833284	FL	
Innovative Product Alignment, LLC	82-1655179	DE	
Piso Delmatico, LLC	83-2368310	DE	
Medco Health Solutions, Inc.	22-3461740	DE	
MAH Pharmacy, LLC	27-1506930	DE	
Medco Containment Life Insurance Company	42-1425239	PA	63762
Medco Containment Insurance Company of NY	13-3506395	NY	34720
Accredo Health, Incorporated	55-0894449	DE	
AHG of New York, Inc.	13-3888838	NY	
Biopartners in Care, Inc.	43-1815573	MO	
Accredo Health Group, Inc.	11-3358535	DE	
Medco Europe, LLC	46-2166374	DE	
Medco Europe II, LLC	27-3709630	DE	
Express Scripts Administrators LLC	41-2063830	DE	
Medco Health Puerto Rico, LLC	81-0616525	DE	
Systemed, LLC	22-3474888	DE	
Medco Health Services, Inc.	26-3544786	DE	
Express Scripts Pharmacy, Inc.	30-0789911	DE	
Specialty Products Acquisitions, LLC	82-4405071	DE	
ValoremRx Sourcing Solutions, LLC	82-4410128	DE	
SureScripts, LLC	00-0000000	VA	
eviCore 1, Inc.	46-4676347	DE	
CareCore National, LLC	14-1831391	NY	
CareNext Post-Acute, LLC	47-2873703	DE	
CareNext Managed Care, LLC	27-3845847	NY	
MedSolutions Holdings, Inc.	27-3801345	DE	

PART 1 -- ORGANIZATION CHART

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2019:

Entity Name	EIN	State	NAIC CODE
eviCore healthcare MSI, LLC	62-1615395	TN	10144
CareCore NJ, LLC	20-1089572	NJ	
CCN-WNY IPA, LLC	33-1039759	NY	
CCN NMO, LLC	45-2604992	NY	
MedSolutions of Texas, Inc.	62-1872797	TN	
MSI Health Organization of Texas, Inc.	32-0071543	TX	
Premerus, Inc.	26-1737661	TN	
Triad Healthcare, Inc.	39-1886617	CT	
MSIAZ I, LLC	86-1090522	TN	
MSICA I, LLC	20-1749733	TN	
MSICO I, LLC	20-1222347	TN	
MSIFL, LLC	55-0840800	TN	
MSIMD I, LLC	26-0181185	TN	
MSINC I, LLC	74-3122235	TN	
MSINH, LLC	03-0524694	TN	
MSINH II, LLC	11-3715243	TN	
MSINJ I, LLC	20-1749446	TN	
MSINV I, LLC	20-1761914	TN	
MSI HT, LLC	27-5492993	TN	
MSI LT, LLC	27-5493148	TN	
MSI SAR-GW, LLC	27-5493321	TN	
MSISC II, LLC	55-0840806	TN	
MSIVT I, LLC	26-0336736	TN	
MSIWA, LLC	20-2536458	TN	
Palladian Independent Practice Association, LLC	16-1513067	DE	
Palladian Health of Florida, LLC	26-1937849	DE	
Chiro Alliance Corporation	59-3466707	FL	
AS Acquisition Corp.	46-1543748	SC	
HealthFortis, Inc.	27-3611739	DE	
DNA Direct, Inc.	71-0958489	DE	
Landmark Healthcare, Inc.	95-4034089	CA	
Landmark Healthcare Services, Inc.	68-0393103	CA	
Landmark Healthcare Colorado, Inc.	86-0805962	CO	
QPID Health, LLC	45-5569416	DE	

2019 ALPHABETICAL INDEX

LIFE ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7	Schedule D – Part 2 – Section 2	E12
Analysis of Operations By Lines of Business	6	Schedule D – Part 3	E13
Asset Valuation Reserve Default Component	30	Schedule D – Part 4	E14
Asset Valuation Reserve Equity	32	Schedule D – Part 5	E15
Asset Valuation Reserve Replications (Synthetic) Assets	35	Schedule D – Part 6 – Section 1	E16
Asset Valuation Reserve	29	Schedule D – Part 6 – Section 2	E16
Assets	2	Schedule D – Summary By Country	SI04
Cash Flow	5	Schedule D – Verification Between Years	SI03
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9	Schedule DA – Part 1	E17
Exhibit 1 – Part 2 – Dividends and Coupons Applied, Reinsurance Commissions and Expense	10	Schedule DA – Verification Between Years	SI10
Exhibit 2 – General Expenses	11	Schedule DB – Part A – Section 1	E18
Exhibit 3 – Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11	Schedule DB – Part A – Section 2	E19
Exhibit 4 – Dividends or Refunds	11	Schedule DB – Part A – Verification Between Years	SI11
Exhibit 5 – Aggregate Reserve for Life Contracts	12	Schedule DB – Part B – Section 1	E20
Exhibit 5 – Interrogatories	13	Schedule DB – Part B – Section 2	E21
Exhibit 5A – Changes in Bases of Valuation During The Year	13	Schedule DB – Part B – Verification Between Years	SI11
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14	Schedule DB – Part C – Section 1	SI12
Exhibit 7 – Deposit-Type Contracts	15	Schedule DB – Part C – Section 2	SI13
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 1	16	Schedule DB – Part D – Section 1	E22
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 2	17	Schedule DB – Part D – Section 2	E23
Exhibit of Capital Gains (Losses)	8	Schedule DB – Part E	E24
Exhibit of Life Insurance	25	Schedule DB – Verification	SI14
Exhibit of Net Investment Income	8	Schedule DL – Part 1	E25
Exhibit of Nonadmitted Assets	18	Schedule DL – Part 2	E26
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27	Schedule E – Part 1 – Cash	E27
Five-Year Historical Data	22	Schedule E – Part 2 – Cash Equivalents	E28
Form for Calculating the Interest Maintenance Reserve (IMR)	28	Schedule E – Verification Between Years	SI15
General Interrogatories	20	Schedule E – Part 3 – Special Deposits	E29
Jurat Page	1	Schedule F	36
Liabilities, Surplus and Other Funds	3	Schedule H – Accident and Health Exhibit – Part 1	37
Life Insurance (State Page)	24	Schedule H – Part 2, Part 3 and Part 4	38
Notes To Financial Statements	19	Schedule H – Part 5 – Health Claims	39
Overflow Page For Write-ins	55	Schedule S – Part 1 – Section 1	40
Schedule A – Part 1	E01	Schedule S – Part 1 – Section 2	41
Schedule A – Part 2	E02	Schedule S – Part 2	42
Schedule A – Part 3	E03	Schedule S – Part 3 – Section 1	43
Schedule A – Verification Between Years	SI02	Schedule S – Part 3 – Section 2	44
Schedule B – Part 1	E04	Schedule S – Part 4	45
Schedule B – Part 2	E05	Schedule S – Part 5	46
Schedule B – Part 3	E06	Schedule S – Part 6	47
Schedule B – Verification Between Years	SI02	Schedule S – Part 7	48
Schedule BA – Part 1	E07	Schedule T – Part 2 Interstate Compact	50
Schedule BA – Part 2	E08	Schedule T – Premiums and Annuity Considerations	49
Schedule BA – Part 3	E09	Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule BA – Verification Between Years	SI03	Schedule Y – Part 1A – Detail of Insurance Holding Company System	52
Schedule D – Part 1	E10	Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	53
Schedule D – Part 1A – Section 1	SI05	Summary Investment Schedule	SI01
Schedule D – Part 1A – Section 2	SI08	Summary of Operations	4
Schedule D – Part 2 – Section 1	E11	Supplemental Exhibits and Schedules Interrogatories	54