



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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	117,403				117,403
2. Annuity considerations.....	2				2
3. Deposit-type contract funds.....	309	XXX		XXX	309
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	117,714	0	0	0	117,714
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,736				1,736
6.2 Applied to pay renewal premiums.....	275				275
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,011	0	0	0	2,011
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,011	0	0	0	2,011
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	21,280				21,280
10. Matured endowments.....	976				976
11. Annuity benefits.....	10,778				10,778
12. Surrender values and withdrawals for life contracts.....	126,290				126,290
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	159,324	0	0	0	159,324

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	120,000							3	120,000
17. Incurred during current year.....		976							0	976
Settled during current year:										
18.1 By payment in full.....	1	20,976							1	20,976
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	20,976	0	0	0	0	0	0	1	20,976
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	20,976	0	0	0	0	0	0	1	20,976
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	100,000	0	0	0	0	0	0	2	100,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	217	21,992,704		(a).....					217	21,992,704
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(36)	(2,379,944)							(36)	(2,379,944)
23. In force December 31 of current year.....	181	19,612,760	0	(a).....0	0	0	0	0	181	19,612,760

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	438	438		12	12
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	438	438	0	12	12
25.6 Totals (Sum of Lines 25.1 to 25.5).....	438	438	0	12	12
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	438	438	0	12	12

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,231				3,231
2. Annuity considerations.....	12				12
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	3,243	0	0	0	3,243
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	288				288
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37				37
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	325	0	0	0	325
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	325	0	0	0	325
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	673				673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	673	0	0	0	673

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	9	100,668	(a)						9	100,668
21. Issued during year.....	1	2,500							1	2,500
22. Other changes to in force (Net).....	(1)	(19,951)							(1)	(19,951)
23. In force December 31 of current year.....	9	83,217	0	0	0	0	0	0	9	83,217

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	159	159			1
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	994,779	991,792		846,739	851,236
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	994,779	991,792	0	846,739	851,236
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	994,938	991,951	0	846,739	851,237

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



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	478,861		13,138		491,999
2. Annuity considerations.....	2,753				2,753
3. Deposit-type contract funds.....	683	XXX		XXX	683
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	482,297	0	13,138	0	495,435
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,126				12,126
6.2 Applied to pay renewal premiums.....	404				404
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	52				52
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,582	0	0	0	12,582
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	12,582	0	0	0	12,582
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	568,049		4,767		572,816
10. Matured endowments.....	263				263
11. Annuity benefits.....	63,394				63,394
12. Surrender values and withdrawals for life contracts.....	331,488				331,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	963,194	0	4,767	0	967,961

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	26	117,670							26	117,670
17. Incurred during current year.....	76	538,022			1	3,000			77	541,022
Settled during current year:										
18.1 By payment in full.....	78	555,930			1	3,000			79	558,930
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	78	555,930	0	0	1	3,000	0	0	79	558,930
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	78	555,930	0	0	1	3,000	0	0	79	558,930
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	24	99,762	0	0	0	0	0	0	24	99,762
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,445	43,255,592	(a)		21	1,023,460			2,466	44,279,052
21. Issued during year.....	34	291,500							34	291,500
22. Other changes to in force (Net).....	(159)	(2,070,226)			(3)	(84,560)			(162)	(2,154,786)
23. In force December 31 of current year.....	2,320	41,476,866	0	(a)	18	938,900	0	0	2,338	42,415,766

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	19,933	19,790		4,034	4,003
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	53	12		1,323	984
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,644,333	3,643,422		1,895,511	1,923,955
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,644,333	3,643,422	0	1,895,511	1,923,955
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,664,319	3,663,224	0	1,900,868	1,928,942

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	233,149		570		233,719
2. Annuity considerations.....	269				269
3. Deposit-type contract funds.....	160	XXX		XXX	160
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	233,578	0	570	0	234,148
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,615				1,615
6.2 Applied to pay renewal premiums.....	55				55
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,670	0	0	0	1,670
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,670	0	0	0	1,670
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	152,517				152,517
10. Matured endowments.....	1,000				1,000
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	116,496				116,496
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	270,013	0	0	0	270,013

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	26,036							6	26,036
17. Incurred during current year.....	29	233,207							29	233,207
Settled during current year:										
18.1 By payment in full.....	23	151,625							23	151,625
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	23	151,625	0	0	0	0	0	0	23	151,625
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	23	151,625	0	0	0	0	0	0	23	151,625
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	107,618	0	0	0	0	0	0	12	107,618
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	791	10,772,554	(a)		4	90,000			795	10,862,554
21. Issued during year.....	31	251,500							31	251,500
22. Other changes to in force (Net).....	(68)	(665,082)			(2)	(9,000)			(70)	(674,082)
23. In force December 31 of current year.....	754	10,358,972	0	(a)	2	81,000	0	0	756	10,439,972

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	15,141	15,191		1,290	1,423
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,103,696	4,106,670		3,257,406	3,243,558
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,103,696	4,106,670	0	3,257,406	3,243,558
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,118,837	4,121,861	0	3,258,696	3,244,981

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

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

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	42,832				42,832
2. Annuity considerations.....	52				52
3. Deposit-type contract funds.....	1,867	XXX		XXX	1,867
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	44,751	0	0	0	44,751
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,814				2,814
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	140				140
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,954	0	0	0	2,954
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,954	0	0	0	2,954
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	47,102				47,102
10. Matured endowments.....	35				35
11. Annuity benefits.....	149,161				149,161
12. Surrender values and withdrawals for life contracts.....	910,193				910,193
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,106,491	0	0	0	1,106,491

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	24,415							2	24,415
17. Incurred during current year.....	2	42,395							2	42,395
Settled during current year:										
18.1 By payment in full.....	3	46,809							3	46,809
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	46,809	0	0	0	0	0	0	3	46,809
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	46,809	0	0	0	0	0	0	3	46,809
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	20,001	0	0	0	0	0	0	1	20,001
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	114	2,582,304		(a)					114	2,582,304
21. Issued during year.....	21	187,000							21	187,000
22. Other changes to in force (Net).....	(10)	(80,721)							(10)	(80,721)
23. In force December 31 of current year.....	125	2,688,583	0	(a)	0	0	0	0	125	2,688,583

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,068	2,070		199	141
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	70	70			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,518,127	1,521,529		1,103,799	1,123,499
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,518,127	1,521,529	0	1,103,799	1,123,499
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,520,265	1,523,669	0	1,103,998	1,123,640

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	117,150		156		117,306
2. Annuity considerations.....	891				891
3. Deposit-type contract funds.....	1,450	XXX		XXX	1,450
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	119,491	0	156	0	119,647
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,832				4,832
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,832	0	0	0	4,832
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,832	0	0	0	4,832
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	109,262				109,262
10. Matured endowments.....					0
11. Annuity benefits.....	293,723				293,723
12. Surrender values and withdrawals for life contracts.....	968,915				968,915
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,371,900	0	0	0	1,371,900

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	15,424							5	15,424
17. Incurred during current year.....	16	116,248							16	116,248
Settled during current year:										
18.1 By payment in full.....	14	104,752							14	104,752
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	104,752	0	0	0	0	0	0	14	104,752
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	104,752	0	0	0	0	0	0	14	104,752
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	26,920	0	0	0	0	0	0	7	26,920
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	411	11,138,731		(a).....	1	50,000			412	11,188,731
21. Issued during year.....	32	365,500							32	365,500
22. Other changes to in force (Net).....	(40)	(765,020)							(40)	(765,020)
23. In force December 31 of current year.....	403	10,739,211	0	(a).....	1	50,000	0	0	404	10,789,211

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,454	4,483		695	617
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	39,623,778	39,606,899		31,997,247	31,969,227
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	39,623,778	39,606,899	0	31,997,247	31,969,227
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	39,628,232	39,611,382	0	31,997,942	31,969,844

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



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

LIFE INSURANCE

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

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	55,632		69		55,701
2. Annuity considerations.....	46				46
3. Deposit-type contract funds.....	544	XXX		XXX	544
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	56,222	0	69	0	56,291
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	856				856
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	856	0	0	0	856
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	856	0	0	0	856
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....	99				99
11. Annuity benefits.....	74,261				74,261
12. Surrender values and withdrawals for life contracts.....	107,302				107,302
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	181,662	0	0	0	181,662

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....		99							0	99
Settled during current year:										
18.1 By payment in full.....		99							0	99
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	99	0	0	0	0	0	0	0	99
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	99	0	0	0	0	0	0	0	99
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	116	2,791,192	(a)		1	3,000			117	2,794,192
21. Issued during year.....	13	151,000							13	151,000
22. Other changes to in force (Net).....	(6)	(92,968)			(1)	(3,000)			(7)	(95,968)
23. In force December 31 of current year.....	123	2,849,224	0	(a)	0	0	0	0	123	2,849,224

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	705	705		(1)	2
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,125,723	2,123,088		1,392,339	1,389,308
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,125,723	2,123,088	0	1,392,339	1,389,308
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,126,428	2,123,793	0	1,392,338	1,389,310

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	24,132				24,132
2. Annuity considerations.....	30				30
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	24,162	0	0	0	24,162
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	156				156
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	73				73
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	229	0	0	0	229
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	229	0	0	0	229
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,135				7,135
10. Matured endowments.....					0
11. Annuity benefits.....	67,358				67,358
12. Surrender values and withdrawals for life contracts.....	15,452				15,452
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	89,945	0	0	0	89,945

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,052							1	2,052
17. Incurred during current year.....	1	5,000							1	5,000
Settled during current year:										
18.1 By payment in full.....	2	7,052							2	7,052
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	7,052	0	0	0	0	0	0	2	7,052
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	7,052	0	0	0	0	0	0	2	7,052
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	43	534,052		(a)					43	534,052
21. Issued during year.....	2	23,000							2	23,000
22. Other changes to in force (Net).....	(5)	(15,036)							(5)	(15,036)
23. In force December 31 of current year.....	40	542,016	0	(a)	0	0	0	0	40	542,016

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	539	539		(1)	2
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,751,554	3,759,828		1,949,368	1,943,538
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,751,554	3,759,828	0	1,949,368	1,943,538
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,752,093	3,760,367	0	1,949,367	1,943,540

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



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

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,107				9,107
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,115	0	0	0	9,115
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	462				462
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	104				104
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	566	0	0	0	566
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	566	0	0	0	566
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,395				5,395
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	6,099				6,099
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	11,494	0	0	0	11,494

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,816							1	2,816
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	2,816							1	2,816
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	2,816	0	0	0	0	0	0	1	2,816
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	2,816	0	0	0	0	0	0	1	2,816
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	38	419,281		(a)					38	419,281
21. Issued during year.....	2	35,000							2	35,000
22. Other changes to in force (Net).....	(7)	(88,121)							(7)	(88,121)
23. In force December 31 of current year.....	33	366,160	0	(a)	0	0	0	0	33	366,160

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	646	696		119	55
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	389,619	387,029		254,719	257,002
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	389,619	387,029	0	254,719	257,002
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	390,265	387,725	0	254,838	257,057

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



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,040				19,040
2. Annuity considerations.....	23				23
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	19,063	0	0	0	19,063
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	90				90
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	90	0	0	0	90
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	90	0	0	0	90
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,045				5,045
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	5,045	0	0	0	5,045

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	5,000							1	5,000
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	5,000							1	5,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	5,000	0	0	0	0	0	0	1	5,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	5,000	0	0	0	0	0	0	1	5,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	26	692,230		(a)					26	692,230
21. Issued during year.....	1	2,500							1	2,500
22. Other changes to in force (Net).....	-	(2,873)							0	(2,873)
23. In force December 31 of current year.....	27	691,857	0	(a)	0	0	0	0	27	691,857

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	124,775	124,610		55,588	57,695
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	124,775	124,610	0	55,588	57,695
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	124,775	124,610	0	55,588	57,695

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	409,130		1,370		410,500
2. Annuity considerations.....	16,059				16,059
3. Deposit-type contract funds.....	844	XXX		XXX	844
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	426,033	0	1,370	0	427,403
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	15,775				15,775
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,500				4,500
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	20,275	0	0	0	20,275
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	20,275	0	0	0	20,275
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	714,545				714,545
10. Matured endowments.....	7,095				7,095
11. Annuity benefits.....	594,448				594,448
12. Surrender values and withdrawals for life contracts.....	1,395,430				1,395,430
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,711,518	0	0	0	2,711,518

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	40	135,885							40	135,885
17. Incurred during current year.....	94	830,853							94	830,853
Settled during current year:										
18.1 By payment in full.....	98	708,373							98	708,373
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	98	708,373	0	0	0	0	0	0	98	708,373
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	98	708,373	0	0	0	0	0	0	98	708,373
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	36	258,365	0	0	0	0	0	0	36	258,365
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,858	35,769,799		(a).....	3	67,950			2,861	35,837,749
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(187)	(2,843,094)				(4,450)			(187)	(2,847,544)
23. In force December 31 of current year.....	2,671	32,926,705	0	(a).....	3	63,500	0	0	2,674	32,990,205

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	633	663		199	(336)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	2,639	2,662		127	(1,866)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,829,874	4,805,376		2,620,024	2,751,922
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,829,874	4,805,376	0	2,620,024	2,751,922
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,833,146	4,808,701	0	2,620,350	2,749,720

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	355,711		2,614		358,325
2. Annuity considerations.....	144				144
3. Deposit-type contract funds.....	2,465	XXX		XXX	2,465
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	358,320	0	2,614	0	360,934
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	54,547				54,547
6.2 Applied to pay renewal premiums.....	2,017				2,017
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,342				2,342
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	58,906	0	0	0	58,906
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	58,906	0	0	0	58,906
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	719,810				719,810
10. Matured endowments.....	4,953				4,953
11. Annuity benefits.....	166,324				166,324
12. Surrender values and withdrawals for life contracts.....	340,177				340,177
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,231,264	0	0	0	1,231,264

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	22	99,136							22	99,136
17. Incurred during current year.....	81	755,176							81	755,176
Settled during current year:										
18.1 By payment in full.....	81	701,979							81	701,979
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	81	701,979	0	0	0	0	0	0	81	701,979
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	81	701,979	0	0	0	0	0	0	81	701,979
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	22	152,333	0	0	0	0	0	0	22	152,333
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,264	20,384,304	(a)		6	160,000			2,270	20,544,304
21. Issued during year.....	49	515,000							49	515,000
22. Other changes to in force (Net).....	(151)	(1,430,673)			(1)	(75,500)			(152)	(1,506,173)
23. In force December 31 of current year.....	2,162	19,468,631	0	(a)	5	84,500	0	0	2,167	19,553,131

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	6,812	6,876		1,346	1,146
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	1,608	1,614		3,009	2,992
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,674,060	3,689,937		2,855,133	2,951,532
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,674,060	3,689,937	0	2,855,133	2,951,532
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,682,480	3,698,427	0	2,859,488	2,955,670

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,628,005		33,651		7,661,656
2. Annuity considerations.....	43,374				43,374
3. Deposit-type contract funds.....	45,839	XXX		XXX	45,839
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,717,218	0	33,651	0	7,750,869
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	199,473				199,473
6.2 Applied to pay renewal premiums.....	3,396				3,396
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	15,228				15,228
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	218,097	0	0	0	218,097
Annuities:					
7.1 Paid in cash or left on deposit.....	225				225
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	225	0	0	0	225
8. Grand Totals (Lines 6.5 + 7.4).....	218,322	0	0	0	218,322
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,856,604		7,774		7,864,378
10. Matured endowments.....	68,668				68,668
11. Annuity benefits.....	5,716,847				5,716,847
12. Surrender values and withdrawals for life contracts.....	14,739,283				14,739,283
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	28,381,402	0	7,774	0	28,389,176

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	255	1,968,989							255	1,968,989
17. Incurred during current year.....	926	7,600,969			2	6,000			928	7,606,969
Settled during current year:										
18.1 By payment in full.....	935	7,781,155			2	6,000			937	7,787,155
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	935	7,781,155	0	0	2	6,000	0	0	937	7,787,155
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	935	7,781,155	0	0	2	6,000	0	0	937	7,787,155
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	246	1,788,803	0	0	0	0	0	0	246	1,788,803
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	28,996	424,528,759		(a).....	1,883	3,022,000			30,879	427,550,759
21. Issued during year.....	1,479	14,349,000							1,479	14,349,000
22. Other changes to in force (Net).....	(2,304)	(32,216,191)			(23)	(281,084)			(2,327)	(32,497,275)
23. In force December 31 of current year.....	28,171	406,661,568	0	(a).....0	1,860	2,740,916	0	0	30,031	409,402,484

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,635,308	5,572,327		2,233,559	2,290,651
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	17,527	17,958		20,128	16,768
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	292,148,455	292,509,473		205,717,421	207,543,868
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	292,148,455	292,509,473	0	205,717,421	207,543,868
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	297,801,290	298,099,758	0	207,971,108	209,851,287

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	883				883
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	219	XXX		XXX	219
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,102	0	0	0	1,102
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	71				71
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	71	0	0	0	71
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	71	0	0	0	71
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,983				7,983
2. Annuity considerations.....	23				23
3. Deposit-type contract funds.....	671	XXX		XXX	671
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	8,677	0	0	0	8,677
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,745				1,745
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,745	0	0	0	1,745
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,745	0	0	0	1,745
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,289				10,289
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	6,137				6,137
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	16,426	0	0	0	16,426

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	15,000							2	15,000
Settled during current year:										
18.1 By payment in full.....	1	10,000							1	10,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	10,000	0	0	0	0	0	0	1	10,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	10,000	0	0	0	0	0	0	1	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	39	758,799		(a)					39	758,799
21. Issued during year.....	1	4,000							1	4,000
22. Other changes to in force (Net).....	(5)	(33,045)							(5)	(33,045)
23. In force December 31 of current year.....	35	729,754	0	(a)	0	0	0	0	35	729,754

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	499	499		(1)	2
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	804,937	804,763		612,786	623,534
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	804,937				
25.6 Totals (Sum of Lines 25.1 to 25.5).....	804,937	804,763	0	612,786	623,534
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	805,436	805,262	0	612,785	623,536

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	70,139				70,139
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	257	XXX		XXX	257
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	70,396	0	0	0	70,396
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	458				458
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6				6
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	464	0	0	0	464
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	464	0	0	0	464
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,028				7,028
10. Matured endowments.....					0
11. Annuity benefits.....	16,177				16,177
12. Surrender values and withdrawals for life contracts.....	124,065				124,065
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	147,270	0	0	0	147,270

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	15,000							2	15,000
Settled during current year:										
18.1 By payment in full.....	1	7,000							1	7,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	7,000	0	0	0	0	0	0	1	7,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	7,000	0	0	0	0	0	0	1	7,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	8,000	0	0	0	0	0	0	1	8,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	92	977,224	(a)						92	977,224
21. Issued during year.....	32	256,500							32	256,500
22. Other changes to in force (Net).....	(7)	(87,284)							(7)	(87,284)
23. In force December 31 of current year.....	117	1,146,440	0	(a) 0	0	0	0	0	117	1,146,440

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,616	5,625		1,297	1,368
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,932,704	2,954,023		1,818,926	1,820,456
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,932,704	2,954,023	0	1,818,926	1,820,456
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,938,320	2,959,648	0	1,820,223	1,821,824

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,421				12,421
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	12,421	0	0	0	12,421
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	192				192
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	192	0	0	0	192
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	192	0	0	0	192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,621				4,621
10. Matured endowments.....					0
11. Annuity benefits.....	12,888				12,888
12. Surrender values and withdrawals for life contracts.....	42,552				42,552
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	60,061	0	0	0	60,061

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	4,598							1	4,598
Settled during current year:										
18.1 By payment in full.....	1	4,598							1	4,598
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	4,598	0	0	0	0	0	0	1	4,598
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	4,598	0	0	0	0	0	0	1	4,598
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	31	979,728		(a).....					31	979,728
21. Issued during year.....	19	131,500							19	131,500
22. Other changes to in force (Net).....	(1)	15,169							(1)	15,169
23. In force December 31 of current year.....	49	1,126,397	0	(a).....0	0	0	0	0	49	1,126,397

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,846,620	2,849,154		2,022,758	2,025,749
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,846,620	2,849,154	0	2,022,758	2,025,749
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,846,620	2,849,154	0	2,022,758	2,025,749

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	301,359		1,325		302,684
2. Annuity considerations.....	331				331
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	301,690	0	1,325	0	303,015
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,697				1,697
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,697	0	0	0	1,697
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,697	0	0	0	1,697
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	215,596				215,596
10. Matured endowments.....					0
11. Annuity benefits.....	43,284				43,284
12. Surrender values and withdrawals for life contracts.....	124,801				124,801
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	383,681	0	0	0	383,681

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	43,523							5	43,523
17. Incurred during current year.....	15	192,857							15	192,857
Settled during current year:										
18.1 By payment in full.....	18	214,380							18	214,380
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	18	214,380	0	0	0	0	0	0	18	214,380
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	18	214,380	0	0	0	0	0	0	18	214,380
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	22,000	0	0	0	0	0	0	2	22,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	668	9,009,481		(a).....	2	78,000			670	9,087,481
21. Issued during year.....	45	490,000							45	490,000
22. Other changes to in force (Net).....	(61)	(726,492)							(61)	(726,492)
23. In force December 31 of current year.....	652	8,772,989	0	(a).....	2	78,000	0	0	654	8,850,989

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	34,745	34,788		35,106	36,247
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	11,064,261	11,094,954		6,727,898	6,677,236
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	11,064,261	11,094,954	0	6,727,898	6,677,236
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	11,099,006	11,129,742	0	6,763,004	6,713,483

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	302,571		3,188		305,759
2. Annuity considerations.....	565				565
3. Deposit-type contract funds.....	509	XXX		XXX	509
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	303,645	0	3,188	0	306,833
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	667				667
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	667	0	0	0	667
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	667	0	0	0	667
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	371,419				371,419
10. Matured endowments.....					0
11. Annuity benefits.....	262,007				262,007
12. Surrender values and withdrawals for life contracts.....	1,192,414				1,192,414
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,825,840	0	0	0	1,825,840

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	69,882							6	69,882
17. Incurred during current year.....	27	324,122							27	324,122
Settled during current year:										
18.1 By payment in full.....	29	368,404							29	368,404
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	29	368,404	0	0	0	0	0	0	29	368,404
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	29	368,404	0	0	0	0	0	0	29	368,404
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	25,600	0	0	0	0	0	0	4	25,600
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	936	13,101,284	(a)		3	175,000			939	13,276,284
21. Issued during year.....	50	576,500							50	576,500
22. Other changes to in force (Net).....	(68)	(1,036,974)							(68)	(1,036,974)
23. In force December 31 of current year.....	918	12,640,810	0	0	3	175,000	0	0	921	12,815,810

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	4,419	4,462		(5)	(85)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	10,856,224	10,823,137		7,896,558	7,863,926
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,856,224	10,823,137	0	7,896,558	7,863,926
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,860,643	10,827,599	0	7,896,553	7,863,841

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



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	108,218				108,218
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	102	XXX		XXX	102
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	108,328	0	0	0	108,328
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	445				445
6.2 Applied to pay renewal premiums.....	187				187
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	61				61
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	693	0	0	0	693
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	693	0	0	0	693
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	95,531				95,531
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	326,584				326,584
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	422,115	0	0	0	422,115

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	16,574							4	16,574
17. Incurred during current year.....	10	142,709							10	142,709
Settled during current year:										
18.1 By payment in full.....	10	94,491							10	94,491
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	94,491	0	0	0	0	0	0	10	94,491
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	94,491	0	0	0	0	0	0	10	94,491
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	64,792	0	0	0	0	0	0	4	64,792
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	282	4,765,748	(a)						282	4,765,748
21. Issued during year.....	44	465,500							44	465,500
22. Other changes to in force (Net).....	(25)	(295,368)							(25)	(295,368)
23. In force December 31 of current year.....	301	4,935,880	0	0	0	0	0	0	301	4,935,880

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	547,396	535,281		228,636	233,075
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	70	70			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	8,987,326	9,000,576		5,275,158	5,415,116
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,987,326	9,000,576	0	5,275,158	5,415,116
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,534,792	9,535,927	0	5,503,794	5,648,191

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	219,602				219,602
2. Annuity considerations.....	116				116
3. Deposit-type contract funds.....	214	XXX		XXX	214
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	219,932	0	0	0	219,932
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,114				2,114
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,114	0	0	0	2,114
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,114	0	0	0	2,114
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	99,582				99,582
10. Matured endowments.....					0
11. Annuity benefits.....	58,614				58,614
12. Surrender values and withdrawals for life contracts.....	16,426				16,426
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	174,622	0	0	0	174,622

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	33,500							4	33,500
17. Incurred during current year.....	7	75,516							7	75,516
Settled during current year:										
18.1 By payment in full.....	10	99,016							10	99,016
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	99,016	0	0	0	0	0	0	10	99,016
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	99,016	0	0	0	0	0	0	10	99,016
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	0	0	0	0	0	0	1	10,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	367	4,566,906	(a)						367	4,566,906
21. Issued during year.....	59	529,500							59	529,500
22. Other changes to in force (Net).....	(47)	(507,602)							(47)	(507,602)
23. In force December 31 of current year.....	379	4,588,804	0	(a)	0	0	0	0	379	4,588,804

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,016	1,016		(1)	57
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,602,555	5,573,740		3,725,871	3,757,153
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,602,555	5,573,740	0	3,725,871	3,757,153
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,603,571	5,574,756	0	3,725,870	3,757,210

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	228,898		31		228,929
2. Annuity considerations.....	222				222
3. Deposit-type contract funds.....	164	XXX		XXX	164
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	229,284	0	31	0	229,315
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,626				5,626
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,626	0	0	0	5,626
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,626	0	0	0	5,626
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	249,830				249,830
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	114,657				114,657
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	364,487	0	0	0	364,487

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	16,908							4	16,908
17. Incurred during current year.....	17	221,956							17	221,956
Settled during current year:										
18.1 By payment in full.....	20	234,907							20	234,907
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	20	234,907	0	0	0	0	0	0	20	234,907
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	20	234,907	0	0	0	0	0	0	20	234,907
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,957	0	0	0	0	0	0	1	3,957
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	900	20,931,225	(a)		1	1,500			901	20,932,725
21. Issued during year.....	40	305,000							40	305,000
22. Other changes to in force (Net).....	(85)	(2,041,024)							(85)	(2,041,024)
23. In force December 31 of current year.....	855	19,195,201	0	(a)	1	1,500	0	0	856	19,196,701

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	512,992	526,175		145,568	171,868
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	337	337			(277)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,557,606	4,583,762		2,433,827	2,484,056
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,557,606	4,583,762	0	2,433,827	2,484,056
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,070,935	5,110,274	0	2,579,395	2,655,647

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	59,054		256		59,310
2. Annuity considerations.....	257				257
3. Deposit-type contract funds.....	420	XXX		XXX	420
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	59,731	0	256	0	59,987
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	510				510
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	510	0	0	0	510
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	510	0	0	0	510
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	138,680				138,680
10. Matured endowments.....	281				281
11. Annuity benefits.....	115,319				115,319
12. Surrender values and withdrawals for life contracts.....	248,682				248,682
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	502,962	0	0	0	502,962

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	108,856							6	108,856
17. Incurred during current year.....	13	84,198							13	84,198
Settled during current year:										
18.1 By payment in full.....	14	137,192							14	137,192
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	137,192	0	0	0	0	0	0	14	137,192
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	137,192	0	0	0	0	0	0	14	137,192
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	55,862	0	0	0	0	0	0	5	55,862
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	337	5,545,029	(a)		1	51,100			338	5,596,129
21. Issued during year.....	1	20,000							1	20,000
22. Other changes to in force (Net).....	(28)	(271,838)				(6,300)			(28)	(278,138)
23. In force December 31 of current year.....	310	5,293,191	0	(a)	1	44,800	0	0	311	5,337,991

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	880	880		(1)	3
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	139,948	136,655		77,698	80,602
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	139,948	136,655	0	77,698	80,602
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	140,828	137,535	0	77,697	80,605

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



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	91,567				91,567
2. Annuity considerations.....	517				517
3. Deposit-type contract funds.....	2,170	XXX		XXX	2,170
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	94,254	0	0	0	94,254
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,886				2,886
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	42				42
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,928	0	0	0	2,928
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,928	0	0	0	2,928
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	82,136				82,136
10. Matured endowments.....					0
11. Annuity benefits.....	99,515				99,515
12. Surrender values and withdrawals for life contracts.....	64,257				64,257
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	245,908	0	0	0	245,908

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	14	106,824							14	106,824
Settled during current year:										
18.1 By payment in full.....	10	81,851							10	81,851
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	81,851	0	0	0	0	0	0	10	81,851
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	81,851	0	0	0	0	0	0	10	81,851
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	24,973	0	0	0	0	0	0	4	24,973
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	271	3,458,843	(a)						271	3,458,843
21. Issued during year.....	6	102,500							6	102,500
22. Other changes to in force (Net).....	(26)	(464,347)							(26)	(464,347)
23. In force December 31 of current year.....	251	3,096,996	0	(a) 0	0	0	0	0	251	3,096,996

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,120	5,119		839	605
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	352,228	351,936		143,299	142,125
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	352,228	351,936	0	143,299	142,125
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	357,348	357,055	0	144,138	142,730

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	55,645				55,645
2. Annuity considerations.....	317				317
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	55,962	0	0	0	55,962
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	427				427
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	49				49
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	476	0	0	0	476
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	476	0	0	0	476
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	80,767				80,767
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	97,472				97,472
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	178,239	0	0	0	178,239

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	3,000							1	3,000
17. Incurred during current year.....	10	86,058							10	86,058
Settled during current year:										
18.1 By payment in full.....	9	80,418							9	80,418
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	80,418	0	0	0	0	0	0	9	80,418
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	80,418	0	0	0	0	0	0	9	80,418
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	8,640	0	0	0	0	0	0	2	8,640
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	285	4,161,205	(a)						285	4,161,205
21. Issued during year.....	5	47,500							5	47,500
22. Other changes to in force (Net).....	(26)	(363,727)							(26)	(363,727)
23. In force December 31 of current year.....	264	3,844,978	0	(a)	0	0	0	0	264	3,844,978

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,802,762	2,805,464		1,894,548	1,892,842
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,802,762	2,805,464	0	1,894,548	1,892,842
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,802,762	2,805,464	0	1,894,548	1,892,842

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	153,018				153,018
2. Annuity considerations.....	801				801
3. Deposit-type contract funds.....	104	XXX		XXX	104
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	153,923	0	0	0	153,923
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,494				1,494
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	153				153
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,647	0	0	0	1,647
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,647	0	0	0	1,647
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	29,860				29,860
10. Matured endowments.....					0
11. Annuity benefits.....	750,589				750,589
12. Surrender values and withdrawals for life contracts.....	454,923				454,923
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,235,372	0	0	0	1,235,372

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	4	29,845							4	29,845
Settled during current year:										
18.1 By payment in full.....	4	29,845							4	29,845
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	29,845	0	0	0	0	0	0	4	29,845
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	29,845	0	0	0	0	0	0	4	29,845
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	238	6,108,069	(a)						238	6,108,069
21. Issued during year.....	29	265,000							29	265,000
22. Other changes to in force (Net).....	(34)	(1,057,634)							(34)	(1,057,634)
23. In force December 31 of current year.....	233	5,315,435	0	(a)	0	0	0	0	233	5,315,435

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,366	3,809		89	254
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	8,270,809	8,279,267		5,779,558	5,770,815
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,270,809	8,279,267	0	5,779,558	5,770,815
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,274,175	8,283,076	0	5,779,647	5,771,069

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



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	37,232				37,232
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	53	XXX		XXX	53
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	37,285	0	0	0	37,285
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	616				616
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	122				122
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	738	0	0	0	738
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	738	0	0	0	738
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	71,576				71,576
10. Matured endowments.....					0
11. Annuity benefits.....	110,091				110,091
12. Surrender values and withdrawals for life contracts.....	1,015,648				1,015,648
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,197,315	0	0	0	1,197,315

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	31,900							5	31,900
17. Incurred during current year.....	16	50,682							16	50,682
Settled during current year:										
18.1 By payment in full.....	18	70,275							18	70,275
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	18	70,275	0	0	0	0	0	0	18	70,275
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	18	70,275	0	0	0	0	0	0	18	70,275
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	12,307	0	0	0	0	0	0	3	12,307
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	295	2,759,840	(a)						295	2,759,840
21. Issued during year.....	8	52,500							8	52,500
22. Other changes to in force (Net).....	(24)	(178,987)							(24)	(178,987)
23. In force December 31 of current year.....	279	2,633,353	0	(a) 0	0	0	0	0	279	2,633,353

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,719,520	4,793,559		2,991,009	3,079,126
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,719,520	4,793,559	0	2,991,009	3,079,126
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,719,520	4,793,559	0	2,991,009	3,079,126

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	188,962		284		189,246
2. Annuity considerations.....	1,158				1,158
3. Deposit-type contract funds.....	79	XXX		XXX	79
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	190,199	0	284	0	190,483
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,073				2,073
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	27				27
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,100	0	0	0	2,100
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,100	0	0	0	2,100
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	220,912				220,912
10. Matured endowments.....	145				145
11. Annuity benefits.....	237,357				237,357
12. Surrender values and withdrawals for life contracts.....	173,581				173,581
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	631,995	0	0	0	631,995

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	132,872							8	132,872
17. Incurred during current year.....	26	178,584							26	178,584
Settled during current year:										
18.1 By payment in full.....	25	216,483							25	216,483
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	25	216,483	0	0	0	0	0	0	25	216,483
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	25	216,483	0	0	0	0	0	0	25	216,483
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	94,973	0	0	0	0	0	0	9	94,973
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	753	10,128,738	(a)		1	100,000			754	10,228,738
21. Issued during year.....	36	491,000							36	491,000
22. Other changes to in force (Net).....	(77)	(923,947)							(77)	(923,947)
23. In force December 31 of current year.....	712	9,695,791	0	(a)	1	100,000	0	0	713	9,795,791

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	272,358	269,329		175,164	179,096
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,851,204	3,870,012		2,201,929	2,212,210
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,851,204	3,870,012	0	2,201,929	2,212,210
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,123,562	4,139,341	0	2,377,093	2,391,306

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



* 6 5 7 2 2 2 0 1 9 4 3 0 5 6 1 0 0 *

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

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

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

NONE

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

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

NONE

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

ACCIDENT AND HEALTH INSURANCE

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

NONE

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	239,970		3,118		243,088
2. Annuity considerations.....	2,709				2,709
3. Deposit-type contract funds.....	256	XXX		XXX	256
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	242,935	0	3,118	0	246,053
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,777				3,777
6.2 Applied to pay renewal premiums.....	167				167
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,944	0	0	0	3,944
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,944	0	0	0	3,944
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	294,641		3,007		297,648
10. Matured endowments.....	1,039				1,039
11. Annuity benefits.....	16,012				16,012
12. Surrender values and withdrawals for life contracts.....	236,602				236,602
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	548,294	0	3,007	0	551,301

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	97,292							12	97,292
17. Incurred during current year.....	44	272,811			1	3,000			45	275,811
Settled during current year:										
18.1 By payment in full.....	41	293,734			1	3,000			42	296,734
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	41	293,734	0	0	1	3,000	0	0	42	296,734
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	41	293,734	0	0	1	3,000	0	0	42	296,734
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	15	76,369	0	0	0	0	0	0	15	76,369
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,078	16,173,516	(a)		1,790	565,880			2,868	16,739,396
21. Issued during year.....	43	419,000							43	419,000
22. Other changes to in force (Net).....	(89)	(1,147,233)			(6)	(29,760)			(95)	(1,176,993)
23. In force December 31 of current year.....	1,032	15,445,283	0	(a)	1,784	536,120	0	0	2,816	15,981,403

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	379,754	379,995		194,388	200,589
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	53	53			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	6,316,952	6,317,782		4,271,142	4,246,497
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	6,316,952	6,317,782	0	4,271,142	4,246,497
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	6,696,759	6,697,830	0	4,465,530	4,447,086

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	680				680
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	688	0	0	0	688
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	186				186
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	186	0	0	0	186
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	186	0	0	0	186
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	6,950				6,950
12. Surrender values and withdrawals for life contracts.....	27,342				27,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	34,292	0	0	0	34,292

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	5,087							1	5,087
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,087	0	0	0	0	0	0	1	5,087
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	13	70,870	(a)						13	70,870
21. Issued during year.....	-	-							0	0
22. Other changes to in force (Net).....	(1)	(15,000)							(1)	(15,000)
23. In force December 31 of current year.....	12	55,870	0	0	0	0	0	0	12	55,870

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,174,296	1,185,587		867,399	861,233
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,174,296	1,185,587	0	867,399	861,233
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,174,296	1,185,587	0	867,399	861,233

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	455,862				455,862
2. Annuity considerations.....	591				591
3. Deposit-type contract funds.....	13,049	XXX		XXX	13,049
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	469,502	0	0	0	469,502
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	14,383				14,383
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,331				4,331
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	18,714	0	0	0	18,714
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	18,714	0	0	0	18,714
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	484,348				484,348
10. Matured endowments.....	42,044				42,044
11. Annuity benefits.....	429,171				429,171
12. Surrender values and withdrawals for life contracts.....	571,328				571,328
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,526,891	0	0	0	1,526,891

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	15	109,876							15	109,876
17. Incurred during current year.....	73	518,732							73	518,732
Settled during current year:										
18.1 By payment in full.....	75	520,314							75	520,314
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	75	520,314	0	0	0	0	0	0	75	520,314
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	75	520,314	0	0	0	0	0	0	75	520,314
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	108,294	0	0	0	0	0	0	13	108,294
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,139	26,642,106	(a)						2,139	26,642,106
21. Issued during year.....	74	639,000							74	639,000
22. Other changes to in force (Net).....	(167)	(1,980,816)							(167)	(1,980,816)
23. In force December 31 of current year.....	2,046	25,300,290	0	0	0	0	0	0	2,046	25,300,290

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	24,846	25,017		4,072	4,635
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	7,281	7,597		10,386	10,102
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,542,718	5,549,882		3,655,527	3,548,886
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,542,718	5,549,882	0	3,655,527	3,548,886
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,574,845	5,582,496	0	3,669,985	3,563,623

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,976		286		2,262
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,976	0	286	0	2,262
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	179				179
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	179	0	0	0	179
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	179	0	0	0	179
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	2,915				2,915
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,915	0	0	0	2,915

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	15,072	15,127		26,053	26,428
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	142,495	141,808		68,855	65,828
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	142,495	141,808	0	68,855	65,828
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	157,567	156,935	0	94,908	92,256

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



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	33,762				33,762
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	4,265	XXX		XXX	4,265
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	38,027	0	0	0	38,027
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	289				289
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4				4
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	293	0	0	0	293
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	293	0	0	0	293
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	20,052				20,052
10. Matured endowments.....	131				131
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	118,220				118,220
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	138,403	0	0	0	138,403

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	20,131							1	20,131
Settled during current year:										
18.1 By payment in full.....	1	20,131							1	20,131
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	20,131	0	0	0	0	0	0	1	20,131
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	20,131	0	0	0	0	0	0	1	20,131
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	60	602,181		(a)					60	602,181
21. Issued during year.....	23	213,000							23	213,000
22. Other changes to in force (Net).....	(5)	(53,268)							(5)	(53,268)
23. In force December 31 of current year.....	78	761,913	0	(a)	0	0	0	0	78	761,913

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,516	2,321		499	27
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,854,202	2,867,588		1,895,007	1,919,905
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,854,202	2,867,588	0	1,895,007	1,919,905
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,856,718	2,869,909	0	1,895,506	1,919,932

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,577				11,577
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	11,585	0	0	0	11,585
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	204				204
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	204	0	0	0	204
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	204	0	0	0	204
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	23,787				23,787
10. Matured endowments.....					0
11. Annuity benefits.....	8,000				8,000
12. Surrender values and withdrawals for life contracts.....	74,939				74,939
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	106,726	0	0	0	106,726

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	3,641							1	3,641
17. Incurred during current year.....	2	19,911							2	19,911
Settled during current year:										
18.1 By payment in full.....	3	23,552							3	23,552
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	23,552	0	0	0	0	0	0	3	23,552
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	23,552	0	0	0	0	0	0	3	23,552
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	57	1,004,327	(a)						57	1,004,327
21. Issued during year.....	1	3,000							1	3,000
22. Other changes to in force (Net).....	(4)	(39,680)							(4)	(39,680)
23. In force December 31 of current year.....	54	967,647	0	(a)	0	0	0	0	54	967,647

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	399	399			1
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	103,570	103,351		20,412	21,663
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	103,570	103,351	0	20,412	21,663
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	103,969	103,750	0	20,412	21,664

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	139,542				139,542
2. Annuity considerations.....	3,096				3,096
3. Deposit-type contract funds.....	353	XXX		XXX	353
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	142,991	0	0	0	142,991
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,021				1,021
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	36				36
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,057	0	0	0	1,057
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,057	0	0	0	1,057
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	100,892				100,892
10. Matured endowments.....					0
11. Annuity benefits.....	960				960
12. Surrender values and withdrawals for life contracts.....	270,109				270,109
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	371,961	0	0	0	371,961

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	24,000							4	24,000
17. Incurred during current year.....	23	146,220							23	146,220
Settled during current year:										
18.1 By payment in full.....	17	100,229							17	100,229
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	100,229	0	0	0	0	0	0	17	100,229
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	100,229	0	0	0	0	0	0	17	100,229
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	69,991	0	0	0	0	0	0	10	69,991
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,244	7,105,691		(a)					1,244	7,105,691
21. Issued during year.....	39	460,000							39	460,000
22. Other changes to in force (Net).....	(52)	(214,517)							(52)	(214,517)
23. In force December 31 of current year.....	1,231	7,351,174	0	(a)	0	0	0	0	1,231	7,351,174

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,481	1,524		(1)	23
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	19,000,442	18,965,709		15,842,993	15,685,611
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,000,442	18,965,709	0	15,842,993	15,685,611
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,001,923	18,967,233	0	15,842,992	15,685,634

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	44,647				44,647
2. Annuity considerations.....	104				104
3. Deposit-type contract funds.....	118	XXX		XXX	118
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	44,869	0	0	0	44,869
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	822				822
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	822	0	0	0	822
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	822	0	0	0	822
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	159,572				159,572
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	159,572	0	0	0	159,572

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	76	1,464,935	(a)						76	1,464,935
21. Issued during year.....	19	114,500							19	114,500
22. Other changes to in force (Net).....	(4)	(84,924)							(4)	(84,924)
23. In force December 31 of current year.....	91	1,494,511	0	(a) 0	0	0	0	0	91	1,494,511

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	891	891		200	233
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,861,048	1,863,027		805,119	828,907
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,861,048	1,863,027	0	805,119	828,907
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,861,939	1,863,918	0	805,319	829,140

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	38,692				38,692
2. Annuity considerations.....	8				8
3. Deposit-type contract funds.....	4,799	XXX		XXX	4,799
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	43,499	0	0	0	43,499
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,510				1,510
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,510	0	0	0	1,510
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,510	0	0	0	1,510
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	23,087				23,087
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	8,505				8,505
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	31,592	0	0	0	31,592

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,000							1	25,000
17. Incurred during current year.....	3	(1,981)							3	(1,981)
Settled during current year:										
18.1 By payment in full.....	4	23,019							4	23,019
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	23,019	0	0	0	0	0	0	4	23,019
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	23,019	0	0	0	0	0	0	4	23,019
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	87	2,661,568	(a)						87	2,661,568
21. Issued during year.....	6	73,500							6	73,500
22. Other changes to in force (Net).....	(12)	(192,892)							(12)	(192,892)
23. In force December 31 of current year.....	81	2,542,176	0	(a)	0	0	0	0	81	2,542,176

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	168	168			1
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	501,913	502,433		361,068	362,805
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	501,913	502,433	0	361,068	362,805
25.6 Totals (Sum of Lines 25.1 to 25.5).....	501,913	502,433	0	361,068	362,805
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	502,081	502,601	0	361,068	362,806

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,934				10,934
2. Annuity considerations.....	269				269
3. Deposit-type contract funds.....	355	XXX		XXX	355
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	11,558	0	0	0	11,558
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,552				1,552
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	122				122
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,674	0	0	0	1,674
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,674	0	0	0	1,674
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,043				13,043
10. Matured endowments.....					0
11. Annuity benefits.....	38,754				38,754
12. Surrender values and withdrawals for life contracts.....	141,185				141,185
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	192,982	0	0	0	192,982

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	13,008							3	13,008
Settled during current year:										
18.1 By payment in full.....	3	13,008							3	13,008
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	13,008	0	0	0	0	0	0	3	13,008
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	13,008	0	0	0	0	0	0	3	13,008
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	128	1,175,616		(a)					128	1,175,616
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(8)	435,858							(8)	435,858
23. In force December 31 of current year.....	120	1,611,474	0	(a)	0	0	0	0	120	1,611,474

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	144,475	143,622		122,568	125,939
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	144,475	143,622	0	122,568	125,939
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	144,475	143,622	0	122,568	125,939

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	218,332				218,332
2. Annuity considerations.....	772				772
3. Deposit-type contract funds.....	58	XXX		XXX	58
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	219,162	0	0	0	219,162
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,252				1,252
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,252	0	0	0	1,252
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,252	0	0	0	1,252
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	464,658				464,658
10. Matured endowments.....					0
11. Annuity benefits.....	521,674				521,674
12. Surrender values and withdrawals for life contracts.....	261,188				261,188
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,247,520	0	0	0	1,247,520

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	250,000							1	250,000
17. Incurred during current year.....	13	217,790							13	217,790
Settled during current year:										
18.1 By payment in full.....	12	457,790							12	457,790
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	457,790	0	0	0	0	0	0	12	457,790
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	457,790	0	0	0	0	0	0	12	457,790
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	10,000	0	0	0	0	0	0	2	10,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	467	13,651,830	(a)						467	13,651,830
21. Issued during year.....	34	342,000							34	342,000
22. Other changes to in force (Net).....	(40)	(1,242,717)							(40)	(1,242,717)
23. In force December 31 of current year.....	461	12,751,113	0	(a)	0	0	0	0	461	12,751,113

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	8,756	8,753		3,788	922
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,023,130	5,045,420		2,813,979	2,770,932
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,023,130	5,045,420	0	2,813,979	2,770,932
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,031,886	5,054,173	0	2,817,767	2,771,854

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	117,987		477		118,464
2. Annuity considerations.....	137				137
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	118,124	0	477	0	118,601
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,718				1,718
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	175				175
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,893	0	0	0	1,893
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,893	0	0	0	1,893
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	46,610				46,610
10. Matured endowments.....	1,899				1,899
11. Annuity benefits.....	27,551				27,551
12. Surrender values and withdrawals for life contracts.....	70,036				70,036
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	146,096	0	0	0	146,096

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	10,871							3	10,871
17. Incurred during current year.....	9	43,311							9	43,311
Settled during current year:										
18.1 By payment in full.....	10	46,182							10	46,182
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	46,182	0	0	0	0	0	0	10	46,182
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	46,182	0	0	0	0	0	0	10	46,182
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	8,000	0	0	0	0	0	0	2	8,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	300	3,601,298	(a)		7	33,000			307	3,634,298
21. Issued during year.....	42	306,500							42	306,500
22. Other changes to in force (Net).....	(31)	(570,599)			(2)	(9,000)			(33)	(579,599)
23. In force December 31 of current year.....	311	3,337,199	0	(a)	5	24,000	0	0	316	3,361,199

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	10,487	10,596		1,438	1,726
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,786,145	3,785,851		1,768,559	1,915,983
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,786,145	3,785,851	0	1,768,559	1,915,983
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,796,632	3,796,447	0	1,769,997	1,917,709

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



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	43,902				43,902
2. Annuity considerations.....	45				45
3. Deposit-type contract funds.....	26	XXX		XXX	26
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	43,973	0	0	0	43,973
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	702				702
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	702	0	0	0	702
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	702	0	0	0	702
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	39,356				39,356
12. Surrender values and withdrawals for life contracts.....	8,762				8,762
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	48,118	0	0	0	48,118

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	2,000							1	2,000
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,000	0	0	0	0	0	0	1	2,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	74	2,589,522		(a)					74	2,589,522
21. Issued during year.....	13	131,000							13	131,000
22. Other changes to in force (Net).....	(4)	(54,740)							(4)	(54,740)
23. In force December 31 of current year.....	83	2,665,782	0	(a)	0	0	0	0	83	2,665,782

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	19,101,319	19,027,513		15,164,804	15,586,826
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,101,319	19,027,513	0	15,164,804	15,586,826
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,101,319	19,027,513	0	15,164,804	15,586,826

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	117,403				117,403
2. Annuity considerations.....	2				2
3. Deposit-type contract funds.....	309	XXX		XXX	309
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	117,714	0	0	0	117,714
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,736				1,736
6.2 Applied to pay renewal premiums.....	275				275
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,011	0	0	0	2,011
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,011	0	0	0	2,011
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	21,280				21,280
10. Matured endowments.....	976				976
11. Annuity benefits.....	10,778				10,778
12. Surrender values and withdrawals for life contracts.....	126,290				126,290
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	159,324	0	0	0	159,324

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	120,000							3	120,000
17. Incurred during current year.....		976							0	976
Settled during current year:										
18.1 By payment in full.....	1	20,976							1	20,976
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	20,976	0	0	0	0	0	0	1	20,976
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	20,976	0	0	0	0	0	0	1	20,976
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	100,000	0	0	0	0	0	0	2	100,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	217	21,992,704		(a).....					217	21,992,704
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(36)	(2,379,944)							(36)	(2,379,944)
23. In force December 31 of current year.....	181	19,612,760	0	(a).....0	0	0	0	0	181	19,612,760

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	438	438		12	12
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	438	438			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	438	438	0	12	12
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	438	438	0	12	12

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



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	210,682				210,682
2. Annuity considerations.....	6,432				6,432
3. Deposit-type contract funds.....	116	XXX		XXX	116
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	217,230	0	0	0	217,230
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,266				1,266
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,266	0	0	0	1,266
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,266	0	0	0	1,266
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	344,689				344,689
10. Matured endowments.....					0
11. Annuity benefits.....	394,589				394,589
12. Surrender values and withdrawals for life contracts.....	294,394				294,394
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,033,672	0	0	0	1,033,672

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	22,500							3	22,500
17. Incurred during current year.....	10	321,183							10	321,183
Settled during current year:										
18.1 By payment in full.....	13	343,683							13	343,683
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	343,683	0	0	0	0	0	0	13	343,683
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	343,683	0	0	0	0	0	0	13	343,683
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	471	4,878,791		(a)					471	4,878,791
21. Issued during year.....	54	566,000							54	566,000
22. Other changes to in force (Net).....	(37)	(534,498)							(37)	(534,498)
23. In force December 31 of current year.....	488	4,910,293	0	(a)	0	0	0	0	488	4,910,293

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,628	1,629		(2)	(23)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	3,675,926	3,677,149		2,142,886	2,099,327
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,675,926	3,677,149	0	2,142,886	2,099,327
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	3,677,554	3,678,778	0	2,142,884	2,099,304

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,252				10,252
2. Annuity considerations.....					0
3. Deposit-type contract funds.....	293	XXX		XXX	293
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,545	0	0	0	10,545
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	486				486
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	42				42
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	528	0	0	0	528
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	528	0	0	0	528
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	15	660,563	(a)						15	660,563
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(1)	(24,950)							(1)	(24,950)
23. In force December 31 of current year.....	14	635,613	0	0	0	0	0	0	14	635,613

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	4,170	4,169		2,765	2,878
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,170	4,169	0	2,765	2,878
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,170	4,169	0	2,765	2,878

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



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,179				17,179
2. Annuity considerations.....	38				38
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	17,217	0	0	0	17,217
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	51,567				51,567
10. Matured endowments.....	2,299				2,299
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	112,599				112,599
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	166,465	0	0	0	166,465

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	7,028							2	7,028
17. Incurred during current year.....	7	50,656							7	50,656
Settled during current year:										
18.1 By payment in full.....	8	52,659							8	52,659
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8	52,659	0	0	0	0	0	0	8	52,659
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8	52,659	0	0	0	0	0	0	8	52,659
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,025	0	0	0	0	0	0	1	5,025
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	169	2,867,975		(a)					169	2,867,975
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(11)	(67,470)							(11)	(67,470)
23. In force December 31 of current year.....	158	2,800,505	0	(a)	0	0	0	0	158	2,800,505

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	31,034	30,806		12,065	11,911
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	31,034	30,806	0	12,065	11,911
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	31,034	30,806	0	12,065	11,911

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

Loyal American Life Insurance Company



* 6 5 7 2 2 0 1 9 4 3 0 4 1 1 0 0 *

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	347,713		73		347,786
2. Annuity considerations.....	1,247				1,247
3. Deposit-type contract funds.....	1,767	XXX		XXX	1,767
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	350,727	0	73	0	350,800
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	11,649				11,649
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	827				827
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,476	0	0	0	12,476
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	12,476	0	0	0	12,476
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	402,689				402,689
10. Matured endowments.....	1,681				1,681
11. Annuity benefits.....	47,509				47,509
12. Surrender values and withdrawals for life contracts.....	136,919				136,919
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	588,798	0	0	0	588,798

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	13	86,607							13	86,607
17. Incurred during current year.....	45	361,921							45	361,921
Settled during current year:										
18.1 By payment in full.....	51	397,637							51	397,637
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	51	397,637	0	0	0	0	0	0	51	397,637
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	51	397,637	0	0	0	0	0	0	51	397,637
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	50,891	0	0	0	0	0	0	7	50,891
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,534	23,098,504	(a)		1	3,000			1,535	23,101,504
21. Issued during year.....	54	545,500							54	545,500
22. Other changes to in force (Net).....	(105)	(1,499,696)			(1)	(3,000)			(106)	(1,502,696)
23. In force December 31 of current year.....	1,483	22,144,308	0	(a)	0	0	0	0	1,483	22,144,308

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	2,880	3,058		299	410
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	4,912	5,031		5,283	4,836
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	5,906,947	5,904,993		4,068,741	3,996,015
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,906,947	5,904,993	0	4,068,741	3,996,015
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,914,739	5,913,082	0	4,074,323	4,001,261

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,237				21,237
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	21,237	0	0	0	21,237
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	21				21
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	84				84
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	105	0	0	0	105
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	105	0	0	0	105
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,567				14,567
10. Matured endowments.....					0
11. Annuity benefits.....	3,645				3,645
12. Surrender values and withdrawals for life contracts.....	1,935				1,935
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	20,147	0	0	0	20,147

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	14,438							3	14,438
Settled during current year:										
18.1 By payment in full.....	3	14,438							3	14,438
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	14,438	0	0	0	0	0	0	3	14,438
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	14,438	0	0	0	0	0	0	3	14,438
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	46	387,137		(a).....					46	387,137
21. Issued during year.....	23	203,000							23	203,000
22. Other changes to in force (Net).....	(5)	(40,581)							(5)	(40,581)
23. In force December 31 of current year.....	64	549,556	0	(a).....0	0	0	0	0	64	549,556

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,352	3,303		869	979
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	841,830	835,496		599,809	604,889
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	841,830	835,496	0	599,809	604,889
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	845,182	838,799	0	600,678	605,868

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

Loyal American Life Insurance Company



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	427,275		5,545		432,820
2. Annuity considerations.....	816				816
3. Deposit-type contract funds.....	409	XXX		XXX	409
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	428,500	0	5,545	0	434,045
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,442				4,442
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	87				87
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,529	0	0	0	4,529
Annuities:					
7.1 Paid in cash or left on deposit.....	117				117
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	117	0	0	0	117
8. Grand Totals (Lines 6.5 + 7.4).....	4,646	0	0	0	4,646
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	532,270				532,270
10. Matured endowments.....	3,640				3,640
11. Annuity benefits.....	98,771				98,771
12. Surrender values and withdrawals for life contracts.....	434,671				434,671
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,069,352	0	0	0	1,069,352

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	25	91,517							25	91,517
17. Incurred during current year.....	101	576,890							101	576,890
Settled during current year:										
18.1 By payment in full.....	95	517,654							95	517,654
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	95	517,654	0	0	0	0	0	0	95	517,654
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	95	517,654	0	0	0	0	0	0	95	517,654
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	31	150,753	0	0	0	0	0	0	31	150,753
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,976	23,510,347		(a).....	34	387,190			2,010	23,897,537
21. Issued during year.....	63	596,500							63	596,500
22. Other changes to in force (Net).....	(186)	(1,865,573)			(5)	(52,094)			(191)	(1,917,667)
23. In force December 31 of current year.....	1,853	22,241,274	0	(a).....0	29	335,096	0	0	1,882	22,576,370

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	9,790	9,843		591	591
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	140	140			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	9,923,916	9,932,416		6,143,598	6,056,059
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,923,916	9,932,416	0	6,143,598	6,056,059
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,933,846	9,942,399	0	6,144,189	6,056,650

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	920,808		954		921,762
2. Annuity considerations.....	287				287
3. Deposit-type contract funds.....	4,478	XXX		XXX	4,478
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	925,573	0	954	0	926,527
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,072				9,072
6.2 Applied to pay renewal premiums.....	150				150
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	466				466
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,688	0	0	0	9,688
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	9,688	0	0	0	9,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	309,090				309,090
10. Matured endowments.....	14				14
11. Annuity benefits.....	565,026				565,026
12. Surrender values and withdrawals for life contracts.....	1,681,351				1,681,351
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,555,481	0	0	0	2,555,481

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	103,880							7	103,880
17. Incurred during current year.....	40	320,612							40	320,612
Settled during current year:										
18.1 By payment in full.....	42	307,349							42	307,349
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	42	307,349	0	0	0	0	0	0	42	307,349
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	42	307,349	0	0	0	0	0	0	42	307,349
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	117,143	0	0	0	0	0	0	5	117,143
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,596	17,258,849	(a)		3	103,000			1,599	17,361,849
21. Issued during year.....	304	2,830,500							304	2,830,500
22. Other changes to in force (Net).....	(169)	(2,111,830)							(169)	(2,111,830)
23. In force December 31 of current year.....	1,731	17,977,519	0	(a)	3	103,000	0	0	1,734	18,080,519

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	3,726,077	3,664,063		1,406,802	1,424,669
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	108	108			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	25,715,377	25,772,371		14,793,885	15,024,234
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	25,715,377	25,772,371	0	14,793,885	15,024,234
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	29,441,562	29,436,542	0	16,200,687	16,448,903

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,478				25,478
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	120	XXX		XXX	120
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	25,613	0	0	0	25,613
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	707				707
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	707	0	0	0	707
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	707	0	0	0	707
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	42,764				42,764
12. Surrender values and withdrawals for life contracts.....	684,159				684,159
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	726,923	0	0	0	726,923

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	2,757							1	2,757
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,757	0	0	0	0	0	0	1	2,757
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	42	389,070	(a)						42	389,070
21. Issued during year.....	11	64,500							11	64,500
22. Other changes to in force (Net).....	-	49,057							0	49,057
23. In force December 31 of current year.....	53	502,627	0	(a) 0	0	0	0	0	53	502,627

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	840,184	842,325		392,652	387,748
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	840,184	842,325	0	392,652	387,748
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	840,184	842,325	0	392,652	387,748

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



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	209,594				209,594
2. Annuity considerations.....	510				510
3. Deposit-type contract funds.....	867	XXX		XXX	867
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	210,971	0	0	0	210,971
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	22,868				22,868
6.2 Applied to pay renewal premiums.....	47				47
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,020				1,020
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,935	0	0	0	23,935
Annuities:					
7.1 Paid in cash or left on deposit.....	108				108
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	108	0	0	0	108
8. Grand Totals (Lines 6.5 + 7.4).....	24,043	0	0	0	24,043
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	174,356				174,356
10. Matured endowments.....	1,067				1,067
11. Annuity benefits.....	142,171				142,171
12. Surrender values and withdrawals for life contracts.....	139,397				139,397
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	456,991	0	0	0	456,991

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	7,528							8	7,528
17. Incurred during current year.....	33	176,283							33	176,283
Settled during current year:										
18.1 By payment in full.....	34	173,418							34	173,418
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	34	173,418	0	0	0	0	0	0	34	173,418
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	34	173,418	0	0	0	0	0	0	34	173,418
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	10,393	0	0	0	0	0	0	7	10,393
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,138	14,219,281	(a)						1,138	14,219,281
21. Issued during year.....	67	726,000							67	726,000
22. Other changes to in force (Net).....	(93)	(1,219,810)							(93)	(1,219,810)
23. In force December 31 of current year.....	1,112	13,725,471	0	(a)	0	0	0	0	1,112	13,725,471

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	1,466	1,513		(2)	(61)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	151	159			(3)
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,128,011	1,126,917		794,805	784,715
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,128,011	1,126,917	0	794,805	784,715
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,129,628	1,128,589	0	794,803	784,651

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



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

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,791				4,791
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,791	0	0	0	4,791
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	30				30
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	75				75
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	105	0	0	0	105
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	105	0	0	0	105
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	35,681				35,681
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	35,681	0	0	0	35,681

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	4	45,000							4	45,000
Settled during current year:										
18.1 By payment in full.....	3	35,000							3	35,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	35,000	0	0	0	0	0	0	3	35,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	35,000	0	0	0	0	0	0	3	35,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	0	0	0	0	0	0	1	10,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	32	294,267	(a)						32	294,267
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(3)	(38,602)							(3)	(38,602)
23. In force December 31 of current year.....	29	255,665	0	0	0	0	0	0	29	255,665

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....	105	105			
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	419	541		3,686	4,182
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	419	541	0		
25.6 Totals (Sum of Lines 25.1 to 25.5).....	419	541	0	3,686	4,182
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	524	646	0	3,686	4,182

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	94,591		125		94,716
2. Annuity considerations.....	375				375
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	94,966	0	125	0	95,091
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	255				255
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	255	0	0	0	255
Annuities:					
7.1 Paid in cash or left on deposit.....	-				0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	255	0	0	0	255
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	205,458				205,458
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....	33,690				33,690
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	239,148	0	0	0	239,148

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	86,249							3	86,249
17. Incurred during current year.....	9	127,191							9	127,191
Settled during current year:										
18.1 By payment in full.....	10	203,201							10	203,201
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	203,201	0	0	0	0	0	0	10	203,201
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	203,201	0	0	0	0	0	0	10	203,201
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	10,239	0	0	0	0	0	0	2	10,239
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	331	9,127,370		(a).....	1	3,420			332	9,130,790
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(19)	(444,379)			(1)	(3,420)			(20)	(447,799)
23. In force December 31 of current year.....	312	8,682,991	0	(a).....	0	0	0	0	312	8,682,991

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	2,753,217	2,764,540		1,946,811	2,000,341
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,753,217	2,764,540	0	1,946,811	2,000,341
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,753,217	2,764,540	0	1,946,811	2,000,341

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	94,117				94,117
2. Annuity considerations.....	480				480
3. Deposit-type contract funds.....	192	XXX		XXX	192
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	94,789	0	0	0	94,789
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,004				2,004
6.2 Applied to pay renewal premiums.....	94				94
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	38				38
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,136	0	0	0	2,136
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,136	0	0	0	2,136
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	35,583				35,583
10. Matured endowments.....					0
11. Annuity benefits.....	200,061				200,061
12. Surrender values and withdrawals for life contracts.....	664,901				664,901
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	900,545	0	0	0	900,545

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	35,516							5	35,516
Settled during current year:										
18.1 By payment in full.....	5	35,516							5	35,516
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5	35,516	0	0	0	0	0	0	5	35,516
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5	35,516	0	0	0	0	0	0	5	35,516
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	200	1,809,524		(a)					200	1,809,524
21. Issued during year.....	14	111,500							14	111,500
22. Other changes to in force (Net).....	(16)	(139,799)							(16)	(139,799)
23. In force December 31 of current year.....	198	1,781,225	0	(a)	0	0	0	0	198	1,781,225

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	242	242			1
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	40,635,934	40,864,138		34,226,988	35,131,233
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	40,635,934	40,864,138	0	34,226,988	35,131,233
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	40,636,176	40,864,380	0	34,226,988	35,131,234

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



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code....0901

NAIC Company Code....65722

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	40,359				40,359
2. Annuity considerations.....	23				23
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	40,382	0	0	0	40,382
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	252				252
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	123				123
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	375	0	0	0	375
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	375	0	0	0	375
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,536				12,536
10. Matured endowments.....					0
11. Annuity benefits.....	8,355				8,355
12. Surrender values and withdrawals for life contracts.....	161,066				161,066
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	181,957	0	0	0	181,957

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	12,500							2	12,500
Settled during current year:										
18.1 By payment in full.....	2	12,500							2	12,500
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	12,500	0	0	0	0	0	0	2	12,500
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	12,500	0	0	0	0	0	0	2	12,500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	62	1,486,235		(a).....					62	1,486,235
21. Issued during year.....	20	296,500							20	296,500
22. Other changes to in force (Net).....	2	9,749							2	9,749
23. In force December 31 of current year.....	84	1,792,484	0	(a).....0	0	0	0	0	84	1,792,484

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,001,996	1,002,635		380,193	481,713
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,001,996	1,002,635	0	380,193	481,713
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,001,996	1,002,635	0	380,193	481,713

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



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	136,421		72		136,493
2. Annuity considerations.....	785				785
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	137,206	0	72	0	137,278
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,402				2,402
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,402	0	0	0	2,402
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,402	0	0	0	2,402
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	239,033				239,033
10. Matured endowments.....	7				7
11. Annuity benefits.....	240				240
12. Surrender values and withdrawals for life contracts.....	122,784				122,784
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	362,064	0	0	0	362,064

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	37,551							7	37,551
17. Incurred during current year.....	30	249,077							30	249,077
Settled during current year:										
18.1 By payment in full.....	31	235,870							31	235,870
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	31	235,870	0	0	0	0	0	0	31	235,870
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	31	235,870	0	0	0	0	0	0	31	235,870
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	50,758	0	0	0	0	0	0	6	50,758
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	798	9,838,426	(a)		2	1,500			800	9,839,926
21. Issued during year.....	11	106,000							11	106,000
22. Other changes to in force (Net).....	(58)	(690,472)			(1)	(1,000)			(59)	(691,472)
23. In force December 31 of current year.....	751	9,253,954	0	(a)	1	500	0	0	752	9,254,454

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	5,069	4,793		(5)	(47)
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	1,164,006	1,165,630		469,022	459,449
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,164,006	1,165,630	0	469,022	459,449
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,169,075	1,170,423	0	469,017	459,402

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

Loyal American Life Insurance Company



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

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,628				6,628
2. Annuity considerations.....	15				15
3. Deposit-type contract funds.....	1,034	XXX		XXX	1,034
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,677	0	0	0	7,677
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	196				196
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	196	0	0	0	196
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	196	0	0	0	196
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	20	128,996	(a)						20	128,996
21. Issued during year.....	2	35,000							2	35,000
22. Other changes to in force (Net).....	(1)	(5,000)							(1)	(5,000)
23. In force December 31 of current year.....	21	158,996	0	(a)	0	0	0	0	21	158,996

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	937	937		(1)	3
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies/certificates (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....	403,323	404,154		252,375	250,729
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	403,323	404,154	0	252,375	250,729
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	404,260	405,091	0	252,374	250,732

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

Loyal American Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	759,908
2. Current year's realized pre-tax capital gains/(losses) of \$.....444,347 transferred into the reserve net of taxes of \$.....93,313.....	351,034
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	1,110,942
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	623,690
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	487,252

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2019.....	600,620	23,070		623,690
2. 2020.....	368,942	61,381		430,323
3. 2021.....	186,070	55,139		241,209
4. 2022.....	5,823	48,801		54,624
5. 2023.....	(82,051)	42,497		(39,554)
6. 2024.....	(72,236)	36,120		(36,116)
7. 2025.....	(59,182)	29,397		(29,785)
8. 2026.....	(49,822)	23,518		(26,304)
9. 2027.....	(41,008)	17,148		(23,860)
10. 2028.....	(33,644)	10,534		(23,110)
11. 2029.....	(30,769)	3,429		(27,340)
12. 2030.....	(27,650)			(27,650)
13. 2031.....	(20,310)			(20,310)
14. 2032.....	(11,023)			(11,023)
15. 2033.....	(1,899)			(1,899)
16. 2034.....	4,232			4,232
17. 2035.....	6,575			6,575
18. 2036.....	7,074			7,074
19. 2037.....	4,958			4,958
20. 2038.....	2,717			2,717
21. 2039.....	1,695			1,695
22. 2040.....	763			763
23. 2041.....	74			74
24. 2042.....	(42)			(42)
25. 2043.....				0
26. 2044.....				0
27. 2045.....				0
28. 2046.....				0
29. 2047.....				0
30. 2048.....				0
31. 2049 and Later.....				0
32. Total (Lines 1 to 31).....	759,907	351,034	0	1,110,941

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	1,748,462		1,748,462	0		0	1,748,462
2. Realized capital gains/(losses) net of taxes - General Account.....	12,051		12,051			0	12,051
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0			0	0
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	430,845		430,845			0	430,845
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	2,191,358	0	2,191,358	0	0	0	2,191,358
9. Maximum reserve.....	2,190,236		2,190,236			0	2,190,236
10. Reserve objective.....	1,301,226		1,301,226			0	1,301,226
11. 20% of (Line 10 minus Line 8).....	(178,026)	0	(178,026)	(0)	0	(0)	(178,026)
12. Balance before transfers (Lines 8 + 11).....	2,013,331	0	2,013,331	0	0	0	2,013,332
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	2,013,331	0	2,013,331	0	0	0	2,013,332

Loyal American Life Insurance Company
ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	4,118,862	XXX	XXX	4,118,862	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	72,852,459	XXX	XXX	72,852,459	0.0005	36,426	0.0016	116,564	0.0033	240,413
3	2	High quality.....	157,667,209	XXX	XXX	157,667,209	0.0021	331,101	0.0064	1,009,070	0.0106	1,671,272
4	3	Medium quality.....	5,023,377	XXX	XXX	5,023,377	0.0099	49,731	0.0263	132,115	0.0376	188,879
5	4	Low quality.....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
6	5	Lower quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX		XXX		XXX	
9		Total long-term bonds (sum of Lines 1 through 8).....	239,661,907	XXX	XXX	239,661,907	XXX	417,259	XXX	1,257,749	XXX	2,100,565
PREFERRED STOCKS												
10	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11	2	High quality.....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12	3	Medium quality.....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13	4	Low quality.....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14	5	Lower quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT-TERM BONDS												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....	27,173,423	XXX	XXX	27,173,423	0.0005	13,587	0.0016	43,477	0.0033	89,672
20	2	High quality.....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
21	3	Medium quality.....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
22	4	Low quality.....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
23	5	Lower quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25		Total short-term bonds (sum of Lines 18 through 24).....	27,173,423	XXX	XXX	27,173,423	XXX	13,587	XXX	43,477	XXX	89,672
DERIVATIVE INSTRUMENTS												
26		Exchange traded.....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28	2	High quality.....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29	3	Medium quality.....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30	4	Low quality.....		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31	5	Lower quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		Total (Lines 9 + 17 + 25 + 33).....	266,835,330	XXX	XXX	266,835,330	XXX	430,846	XXX	1,301,226	XXX	2,190,237

Loyal American Life Insurance Company
ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In good standing:										
35		Farm mortgages - CM1 - highest quality.....			XXX.....	0	0.0011	0	0.0057	0	0.0074	0
36		Farm mortgages - CM2 - high quality.....			XXX.....	0	0.0040	0	0.0114	0	0.0149	0
37		Farm mortgages - CM3 - medium quality.....			XXX.....	0	0.0069	0	0.0200	0	0.0257	0
38		Farm mortgages - CM4 - low medium quality.....			XXX.....	0	0.0120	0	0.0343	0	0.0428	0
39		Farm mortgages - CM5 - low quality.....			XXX.....	0	0.0183	0	0.0486	0	0.0628	0
40		Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0007	0	0.0011	0
41		Residential mortgages-all other.....			XXX.....	0	0.0015	0	0.0034	0	0.0046	0
42		Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0007	0	0.0011	0
43		Commercial mortgages-all other - CM1 - highest quality.....			XXX.....	0	0.0011	0	0.0057	0	0.0074	0
44		Commercial mortgages-all other - CM2 - high quality.....			XXX.....	0	0.0040	0	0.0114	0	0.0149	0
45		Commercial mortgages-all other - CM3 - medium quality.....			XXX.....	0	0.0069	0	0.0200	0	0.0257	0
46		Commercial mortgages-all other - CM4 - low medium quality.....			XXX.....	0	0.0120	0	0.0343	0	0.0428	0
47		Commercial mortgages-all other - CM5 - low quality.....			XXX.....	0	0.0183	0	0.0486	0	0.0628	0
		Overdue, not in process:										
48		Farm mortgages.....			XXX.....	0	0.0480	0	0.0868	0	0.1371	0
49		Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0006	0	0.0014	0	0.0023	0
50		Residential mortgages-all other.....			XXX.....	0	0.0029	0	0.0066	0	0.0103	0
51		Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0006	0	0.0014	0	0.0023	0
52		Commercial mortgages-all other.....			XXX.....	0	0.0480	0	0.0868	0	0.1371	0
		In process of foreclosure:										
53		Farm mortgages.....			XXX.....	0	0.0000	0	0.1942	0	0.1942	0
54		Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0046	0	0.0046	0
55		Residential mortgages-all other.....			XXX.....	0	0.0000	0	0.0149	0	0.0149	0
56		Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0046	0	0.0046	0
57		Commercial mortgages-all other.....			XXX.....	0	0.0000	0	0.1942	0	0.1942	0
58		Total Schedule B mortgages (sum of Lines 35 through 57).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0
59		Schedule DA mortgages.....			XXX.....	0	0.0034	0	0.0114	0	0.0149	0
60		Total mortgage loans on real estate (Lines 58 + 59).....	0	0	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public.....		XXX.....	XXX.....	0	0.0000	0	(a).....	0	(a).....	0
2		Unaffiliated private.....		XXX.....	XXX.....	0	0.0000	0	0.1945	0	0.1945	0
3		Federal Home Loan Bank.....		XXX.....	XXX.....	0	0.0000	0	0.0061	0	0.0097	0
4		Affiliated life with AVR.....	68,726,671	XXX.....	XXX.....	68,726,671	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations.....				0	XXX.....		XXX.....		XXX.....	
6		Fixed income highest quality.....				0	XXX.....		XXX.....		XXX.....	
7		Fixed income high quality.....				0	XXX.....		XXX.....		XXX.....	
8		Fixed income medium quality.....				0	XXX.....		XXX.....		XXX.....	
9		Fixed income low quality.....				0	XXX.....		XXX.....		XXX.....	
10		Fixed income lower quality.....				0	XXX.....		XXX.....		XXX.....	
11		Fixed income in or near default.....				0	XXX.....		XXX.....		XXX.....	
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....	0	(a).....	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1945	0	0.1945	0
14		Real estate.....				0	(b).....	0	(b).....	0	(b).....	0
15		Affiliated - certain other (see SVO Purposes and Procedures Manual).....		XXX.....	XXX.....	0	0.0000	0	0.1580	0	0.1580	0
16		Affiliated - all other.....		XXX.....	XXX.....	0	0.0000	0	0.1945	0	0.1945	0
17		Total common stock (sum of Lines 1 through 16).....	68,726,671	0	0	68,726,671	XXX.....	0	XXX.....	0	XXX.....	0
		REAL ESTATE										
18		Home office property (General Account only).....				0	0.0000	0	0.0912	0	0.0912	0
19		Investment properties.....				0	0.0000	0	0.0912	0	0.0912	0
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1337	0	0.1337	0
21		Total real estate (sum of Lines 18 through 20).....	0	0	0	0	XXX.....	0	XXX.....	0	XXX.....	0
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
22		Exempt obligations.....		XXX.....	XXX.....	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX.....	XXX.....	0	0.0005	0	0.0016	0	0.0033	0
24	2	High quality.....		XXX.....	XXX.....	0	0.0021	0	0.0064	0	0.0106	0
25	3	Medium quality.....		XXX.....	XXX.....	0	0.0099	0	0.0263	0	0.0376	0
26	4	Low quality.....		XXX.....	XXX.....	0	0.0245	0	0.0572	0	0.0817	0
27	5	Lower quality.....		XXX.....	XXX.....	0	0.0630	0	0.1128	0	0.1880	0
28	6	In or near default.....		XXX.....	XXX.....	0	0.0000	0	0.2370	0	0.2370	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX.....	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	0

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Sch. F - Claims
NONE

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

		Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written.....	368,217,393	XXX	1,865,849	XXX		XXX	346,603	XXX	513,621	XXX	365,222,150	XXX	246,892	XXX	XXX		22,278	XXX
2.	Premiums earned.....	368,475,602	XXX	1,867,820	XXX		XXX	346,568	XXX	523,052	XXX	365,462,305	XXX	252,725	XXX	XXX		23,132	XXX
3.	Incurred claims.....	258,732,813	70.2	1,209,360	64.7	0	0.0	199,121	57.5	1,016,858	194.4	256,143,978	70.1	63,440	25.1	0	0.0	100,056	432.5
4.	Cost containment expenses.....	509,452	0.1		0.0		0.0		0.0		0.0	509,452	0.1		0.0		0.0		0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	259,242,265	70.4	1,209,360	64.7	0	0.0	199,121	57.5	1,016,858	194.4	256,653,430	70.2	63,440	25.1	0	0.0	100,056	432.5
6.	Increase in contract reserves.....	11,608,303	3.2	688,051	36.8	0	0.0	(41,514)	(12.0)	(291,426)	(55.7)	11,260,254	3.1	(1,421)	(0.6)	0	0.0	(5,641)	(24.4)
7.	Commissions (a).....	46,723,622	12.7	182,537	9.8		0.0	(15,551)	(4.5)	30,100	5.8	46,526,862	12.7	(1,073)	(0.4)		0.0	747	3.2
8.	Other general insurance expenses.....	34,661,853	9.4	173,465	9.3		0.0	54,819	15.8	56,990	10.9	34,299,318	9.4	71,815	28.4		0.0	5,446	23.5
9.	Taxes, licenses and fees.....	8,713,789	2.4	141,978	7.6		0.0	1,641	0.5		0.0	8,570,103	2.3	67	0.0		0.0		0.0
10.	Total other expenses incurred.....	90,099,264	24.5	497,980	26.7	0	0.0	40,909	11.8	87,090	16.7	89,396,283	24.5	70,809	28.0	0	0.0	6,193	26.8
11.	Aggregate write-ins for deductions.....	(34,555)	(0.0)	(4,242)	(0.2)	0	0.0	68	0.0	(171)	(0.0)	(29,988)	(0.0)	(205)	(0.1)	0	0.0	(17)	(0.1)
12.	Gain from underwriting before dividends or refunds.....	7,560,325	2.1	(523,329)	(28.0)	0	0.0	147,984	42.7	(289,299)	(55.3)	8,182,326	2.2	120,102	47.5	0	0.0	(77,459)	(334.9)
13.	Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14.	Gain from underwriting after dividends or refunds.....	7,560,325	2.1	(523,329)	(28.0)	0	0.0	147,984	42.7	(289,299)	(55.3)	8,182,326	2.2	120,102	47.5	0	0.0	(77,459)	(334.9)
DETAILS OF WRITE-INS																			
1101.	11.01 Increase in Loading.....	73,440	0.0	(3,703)	(0.2)		0.0	241	0.1		0.0	76,883	0.0	19	0.0		0.0		0.0
1102.	11.02 Penalties.....	(108,244)	(0.0)	(542)	(0.0)		0.0	(171)	(0.0)	(178)	(0.0)	(107,112)	(0.0)	(224)	(0.1)		0.0	(17)	(0.1)
1103.	11.03 Express Script Rebates.....	608	0.0	3	0.0		0.0		0.0	2	0.0	603	0.0		0.0		0.0		0.0
1198.	Summary of remaining write-ins for Line 11 from overflow page.....	(359)	(0.0)	0	0.0	0	0.0	(2)	(0.0)	5	0.0	(362)	(0.0)	0	0.0	0	0.0	0	0.0
1199.	Total (Lines 1101 through 1103 plus 1198) (Line 11 above).	(34,555)	(0.0)	(4,242)	(0.2)	0	0.0	68	0.0	(171)	(0.0)	(29,988)	(0.0)	(205)	(0.1)	0	0.0	(17)	(0.1)

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit A&H (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	11,653,965	67,028		20,082	63,966	11,443,208	55,784		3,897
2. Advance premiums.....	3,785,531	22,809		7,081	3,153	3,749,346	2,793		349
3. Reserve for rate credits.....	0								
4. Total premium reserves, current year.....	15,439,496	89,837	0	27,163	67,119	15,192,554	58,577	0	4,246
5. Total premium reserves, prior year.....	15,905,985	87,653		27,230	77,051	15,645,754	63,339		4,958
6. Increase in total premium reserves.....	(466,489)	2,184	0	(67)	(9,932)	(453,200)	(4,762)	0	(712)
B. Contract Reserves:									
1. Additional reserves (a).....	131,120,083	7,782,094		129,643	965,659	122,221,114	3,740		17,833
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	131,120,083	7,782,094	0	129,643	965,659	122,221,114	3,740	0	17,833
4. Total contract reserves, prior year.....	119,511,780	7,094,043		171,157	1,257,085	110,960,860	5,161		23,474
5. Increase in contract reserves.....	11,608,303	688,051	0	(41,514)	(291,426)	11,260,254	(1,421)	0	(5,641)
C. Claim Reserves and Liabilities:									
1. Total current year.....	54,515,909	544,070	0	42,730	6,118,911	47,569,156	41,060	0	199,982
2. Total prior year.....	54,287,545	717,298		49,287	6,716,658	46,600,429	41,732		162,141
3. Increase.....	228,364	(173,228)	0	(6,557)	(597,747)	968,727	(672)	0	37,841

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

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	38,050,375	426,864		24,636	1,503,262	36,005,046	30,247		60,320
1.2 On claims incurred during current year.....	220,454,074	955,724		181,042	111,343	219,170,205	33,865		1,895
2. Claim Reserves and Liabilities, December 31, current year:									
2.1 On claims incurred prior to current year.....	13,579,916	133,329		631	5,386,093	7,855,058	11,133		193,672
2.2 On claims incurred during current year.....	40,935,993	410,741		42,099	732,818	39,714,098	29,927		6,310
3. Test:									
3.1 Lines 1.1 and 2.1.....	51,630,291	560,193	0	25,267	6,889,355	43,860,104	41,380	0	253,992
3.2 Claim reserves and liabilities, December 31, prior year.....	54,287,545	717,298		49,287	6,716,658	46,600,429	41,732		162,141
3.3 Line 3.1 minus Line 3.2.....	(2,657,254)	(157,105)	0	(24,020)	172,697	(2,740,325)	(352)	0	91,851

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	83,766,770	1,812,783		327,571	513,621	80,843,625	246,892		22,278
2. Premiums earned.....	84,299,557	1,814,587		327,286	523,052	81,358,775	252,725		23,132
3. Incurred claims.....	57,175,473	1,203,186		177,244	1,015,475	54,618,405	61,108		100,055
4. Commissions.....	6,836,708	181,447		(16,957)	30,100	6,642,444	(1,073)		747
B. Reinsurance Ceded:									
1. Premiums written.....	13,911,574	5,522,311				8,389,263			
2. Premiums earned.....	13,912,907	5,519,697				8,393,210			
3. Incurred claims.....	8,293,952	2,291,229		230		6,002,493			
4. Commissions.....	2,714,159	1,397,621				1,316,538			

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

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

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	(32)		209,851,307	209,851,275
2. Beginning claim reserves and liabilities.....	32		34,038,197	34,038,229
3. Ending claim reserves and liabilities.....			35,918,407	35,918,407
4. Claims paid.....	0	0	207,971,097	207,971,097
B. Assumed Reinsurance:				
5. Incurred claims.....	57,368	150,111	56,967,999	57,175,478
6. Beginning claim reserves and liabilities.....	60,222	14,857	21,909,102	21,984,181
7. Ending claim reserves and liabilities.....	48,137	13,495	20,598,778	20,660,410
8. Claims paid.....	69,453	151,473	58,278,323	58,499,249
C. Ceded Reinsurance:				
9. Incurred claims.....			8,293,951	8,293,951
10. Beginning claim reserves and liabilities.....			4,100,357	4,100,357
11. Ending claim reserves and liabilities.....			4,283,820	4,283,820
12. Claims paid.....	0	0	8,110,488	8,110,488
D. Net:				
13. Incurred claims.....	57,336	150,111	258,525,355	258,732,802
14. Beginning claim reserves and liabilities.....	60,254	14,857	51,846,942	51,922,053
15. Ending claim reserves and liabilities.....	48,137	13,495	52,233,365	52,294,997
16. Claims paid.....	69,453	151,473	258,138,932	258,359,858
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	57,336	156,622	259,028,308	259,242,266
18. Beginning reserves and liabilities.....	60,254	14,857	51,979,309	52,054,420
19. Ending reserves and liabilities.....	48,137	13,495	52,334,179	52,395,811
20. Paid claims and cost containment expenses.....	69,453	157,984	258,673,438	258,900,875

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

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld under Coinsurance
General Account - Non-Affiliates - U.S. Non-Affiliates												
86231.....	39-0989781....	10/20/1978	Transamerica Life Insurance Company.....	IA.....	CO/I.....	OL.....	1,582,877	729,683	18,732			
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....						1,582,877	729,683	18,732	0	0	0
1099999.	Total - General Account - Non-Affiliates.....						1,582,877	729,683	18,732	0	0	0
1199999.	Total - General Account.....						1,582,877	729,683	18,732	0	0	0
2399999.	Total U.S.....						1,582,877	729,683	18,732	0	0	0
9999999.	Total.....						1,582,877	729,683	18,732	0	0	0

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

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld under Coinsurance
Non-Affiliates - U.S. Non-Affiliates												
66044.....	46-0164570....	01/01/1994	Midland National Life.....	IA.....	OTH/I.....	LTDI.....	210	.....	.....1,652	84	.....	.....
66044.....	46-0164570....	01/01/1994	Midland National Life.....	IA.....	OTH/I.....	SD.....	8,075	512	15,275	741	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	A.....	1,076	321	4,620	1,802	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	LTDI.....	3,369	1,891	47,750	29,863	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	MS.....	3,295,412	126,501	939,304	264,945	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Comapny.....	OH.....	OTH/I.....	OM.....	2,198	570	21,758	14,335	.....	.....
66583.....	39-0493780....	11/15/2017	National Guardian Life Insurance Company.....	WI.....	OTH/I.....	MS.....	2,464,130	48,485	.....	.....301,626	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	A.....	635,628	53,902	281,107	150,081	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	CMM.....	145,075	16,919	135,816	48,137	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	D.....	172,371	11,901	.....	.....12,299	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	LTDI.....	1,394,070	176,015	12,766,177	767,799	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	MS.....	43,844,050	3,862,961	6,742,872	3,409,081	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	OM.....	254,175	23,315	387,333	55,415	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	SD.....	29,696,055	1,362,212	87,008,049	8,225,186	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/I.....	STM.....	38,093	4,061	209,757	5,810	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	D.....	66,254	270	.....	.....1,195	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	MS.....	484,027	10,984	17,554	39,163	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	OM.....	61,940	1,785	29,868	16,650	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	LTDI.....	131	.....	.....	.....	.....	.....
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	OTH/G.....	SD.....	1,200,432	51,601	7,637,177	440,564	.....	.....
0899999.	Total - Non-Affiliates - U.S. Non-Affiliates.....						83,766,771	5,754,206	116,246,069	13,784,776	0	0
1099999.	Total - Non-Affiliates.....						83,766,771	5,754,206	116,246,069	13,784,776	0	0
1199999.	Total - U.S.....						83,766,771	5,754,206	116,246,069	13,784,776	0	0
9999999.	Total.....						83,766,771	5,754,206	116,246,069	13,784,776	0	0

Loyal American Life Insurance Company
SCHEDULE S - PART 2

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

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Paid Losses	Unpaid Losses
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
86258.....	13-2572994....	11/01/1982	General Re Life Corp.....	CT.....		28,000
86231.....	39-0989781....	04/24/1975	Transamerica Life Insurance Company.....	IA.....	12,500	992
91472.....	63-0782739....	05/17/1972	Globe Life & Accident Company.....	NE.....	20,000	49,837
63312.....	13-1935920....	08/31/2012	Great American Life Insurance	OH.....		3,138,138
63312.....	13-1935920....	01/01/2007	Great American Life Insurance	OH.....		843,883
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				32,500	4,060,850
1099999.	Total - Life and Annuity Non-Affiliates.....				32,500	4,060,850
1199999.	Total - Life and Annuity.....				32,500	4,060,850
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
71404.....	47-0463747....	08/31/2012	Continental General Insurance Company.....	TX.....	2,223,410	23,351
99724.....	73-1155182....	06/01/2008	LifeShield National Insurance Company.....	OK.....		3,621,699
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				2,223,410	3,645,050
2199999.	Total - Accident and Health Non-Affiliates.....				2,223,410	3,645,050
2299999.	Total - Accident and Health.....				2,223,410	3,645,050
2399999.	Total U.S.....				2,255,910	7,705,900
9999999.	Total.....				2,255,910	7,705,900

Loyal American Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount in Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
86231.....	39-0989781....	04/24/1975	Transamerica Life Insurance Company.....	IA.....	YRT/I.....	OL.....	1,665,018	53,043	59,199	97,723	.....	.....	.....	.....
93572.....	43-1235868....	06/01/1989	RGA Insurance Company	MO.....	YRT/I.....	OL.....	87,461	20	19	481	.....	.....	.....	.....
93572.....	43-1235868....	12/15/1989	RGA Insurance Company	MO.....	YRT/I.....	OL.....	52,000	626	571	1,223	.....	.....	.....	.....
93572.....	43-1235868....	09/01/1986	RGA Insurance Company	MO.....	YRT/I.....	OL.....	233,334	292	267	6,321	.....	.....	.....	.....
60895.....	35-0145825....	05/01/1980	American United Life Insurance Company.....	IN.....	CO/I.....	OL.....	360,000	10,222	9,434	14,929	.....	.....	.....	.....
60895.....	35-0145825....	03/01/1965	American United Life Insurance Company.....	IN.....	YRT/I.....	OL.....	4,823	304	315	685	.....	.....	.....	.....
60895.....	35-0145825....	02/14/1962	American United Life Insurance Company.....	IN.....	YRT/I.....	OL.....	11,362	3,923	4,087	842	.....	.....	.....	.....
88099.....	75-1608507....	01/01/1975	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	42,395	190	180	317	.....	.....	.....	.....
86258.....	13-2572994....	02/01/1990	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	10,885	7	7	172	.....	.....	.....	.....
86258.....	13-2572994....	12/15/1989	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	52,000	626	571	1,223	.....	.....	.....	.....
86258.....	13-2572994....	11/22/1966	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	8,000	158	145	237	.....	.....	.....	.....
86258.....	13-2572994....	02/12/1965	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	583,482	19,214	20,418	16,365	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	101,945	49	2,651	802	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	.....	.....	.....	.....1,069	.....	.....	.....	.....
68276.....	48-1024691....	07/01/1983	Employers Reassurance Corporation.....	KS.....	YRT/I.....	OL.....	170,734	80,264	74,422	246,774	.....	.....	.....	.....
68276.....	48-1024691....	10/01/1986	Employers Reassurance Corporation.....	KS.....	CO/I.....	OL.....	33,333	292	267	802	.....	.....	.....	.....
91472.....	63-0782739....	05/17/1972	Globe Life & Accident Insurance Company.....	NE.....	CO/I.....	OL.....	2,031,181	1,325,839	1,434,818	39,644	.....	.....	.....	.....
86258.....	13-2572994....	05/01/1984	General Re Life Corporation.....	CT.....	CO/I.....	OL.....	2,628,570	2,073,340	1,939,311	210,284	.....	.....	.....	.....
82627.....	06-0839705....	04/01/1984	Swiss Re Life & Health America Inc.....	MO.....	CO/I.....	OL.....	.....	.....	.....110,220	17,611	.....	.....	.....	.....
82627.....	06-0839705....	04/01/1982	Swiss Re Life & Health America Inc.....	MO.....	YRT/I.....	OL.....	424,803	16,817	15,282	18,117	.....	.....	.....	.....
82627.....	06-0839705....	11/01/2000	Swiss Re Life & Health America Inc.....	MO.....	OTH/I.....	OL.....	.....	.....	.....152	8,524	.....	.....	.....	.....
88099.....	75-1608507....	09/01/1980	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	200,000	89,400	.....	.....5,644	.....	.....	.....	.....
88099.....	75-1608507....	12/31/1985	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	1,000,000	22,449	21,914	11,550	.....	.....	.....	.....
88099.....	75-1608507....	12/31/1966	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	12,050	1,908	5,384	23,330	.....	.....	.....	.....
88099.....	75-1608507....	10/15/1980	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	386,396	2,812	2,805	(37)	.....	.....	.....	.....
87572.....	23-2038295....	03/01/1980	Scottish Re (US) Inc.....	DE.....	CO/I.....	OL.....	10,000	419	387	.....	.....	.....	.....	.....
87572.....	23-2038295....	10/01/1981	Scottish Re (US) Inc.....	DE.....	YRT/I.....	OL.....	28,056	38	41	936	.....	.....	.....	.....
87572.....	23-2038295....	01/01/1969	Scottish Re (US) Inc.....	DE.....	YRT/I.....	OL.....	114,728	3,280	3,015	5,750	.....	.....	.....	.....
88340.....	59-2859797....	11/01/1991	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	4,001,700	2,939	2,677	67,063	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	1,928,755	980	1,212	24,148	.....	.....	.....	.....
88340.....	59-2859797....	07/01/1983	Hannover Life Reassurance Company Of America.....	FL.....	YRT/I.....	OL.....	504,588	447	400	13,177	.....	.....	.....	.....
88340.....	59-2859797....	04/01/1996	Hannover Life Reassurance Company Of America.....	FL.....	CO/I.....	OL.....	202,299	581	558	1,163	.....	.....	.....	.....
64688.....	75-6020048....	06/01/1989	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	76,576	13	12	283	.....	.....	.....	.....
64688.....	75-6020048....	09/01/1986	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	33,334	292	267	861	.....	.....	.....	.....
64688.....	75-6020048....	08/01/1987	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	45,393	84	.....	.....198	.....	.....	.....	.....
64688.....	75-6020048....	06/01/1991	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	2,390,682	1,651	1,512	37,708	.....	.....	.....	.....
64688.....	75-6020048....	11/01/1989	SCOR Global Life Americas Reinsurance Company.....	DE.....	YRT/I.....	OL.....	.....	.....	.....	.....1	.....	.....	.....	.....

Loyal American Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

43.1

1	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount in Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
88099.....	75-1608507....	03/01/1976	Optimum Re Insurance Company.....	TX.....	YRT/I.....	OL.....	34,567	177	167	428	.....	.....	.....	.....
88099.....	75-1608507....	04/19/1976	Optimum Re Insurance Company.....	TX.....	CO/I.....	OL.....	.....	.....	.....362	.....	.....	.....	.....	.....
82627.....	06-0839705....	07/01/1981	Swiss Re Life & Health America Inc.....	MO.....	YRT/I.....	OL.....	186,716	433	437	1,527	.....	.....	.....	.....
88099.....	75-1608507....	03/01/2002	Optimum Re Insurance Company.....	TX.....	CO/I.....	XXXL.....	13,202,160	334,640	376,223	14,811	.....	.....	.....	.....
88340.....	59-2859797....	03/01/2002	Hannover Life Reassurance Company Of America.....	FL.....	CO/I.....	XXXL.....	17,602,881	446,187	501,630	19,748	.....	.....	.....	.....
93572.....	43-1235868....	03/01/2002	RGA Reinsurance Company.....	MO.....	CO/I.....	XXXL.....	4,400,721	223,094	125,408	9,874	.....	.....	.....	.....
68713.....	84-0499703....	03/01/2002	Security Life of Denver Insurance Company.....	CO.....	CO/I.....	XXXL.....	8,801,440	110,937	250,815	4,937	.....	.....	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Company.....	OH.....	CO/I.....	OL.....	296,039,632	108,871,901	113,305,433	3,087,058	.....	.....	.....	.....
63312.....	13-1935920....	08/31/2012	Great American Life Insurance Company.....	OH.....	CO/I.....	FA.....	.....	.....96,904,203	106,147,302	33,750	.....	.....	.....	.....
63312.....	13-1935920....	01/01/2007	Great American Life Insurance Company.....	OH.....	CO/I.....	IA.....	.....	.....20,037,761	24,469,015	9,624	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						359,704,000	230,641,852	248,889,312	4,057,677	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						359,704,000	230,641,852	248,889,312	4,057,677	0	0	0	0
1199999.	Total - General Account - Authorized.....						359,704,000	230,641,852	248,889,312	4,057,677	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						359,704,000	230,641,852	248,889,312	4,057,677	0	0	0	0
6999999.	Total U.S.....						359,704,000	230,641,852	248,889,312	4,057,677	0	0	0	0
9999999.	Total.....						359,704,000	230,641,852	248,889,312	4,057,677	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/G.....	LTDI.....	8,685	28	.....	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/G.....	OM.....	1,076,552	4,330	620,970	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/G.....	SD.....	4,437,075	19,263	842,131	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	A.....	1,365,626	36,106	624,763	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	LTDI.....	126,380	4,019	63,522	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	OM.....	1,822,149	33,765	4,079,026	.....	.....	.....	.....
99724.....	73-1155182....	.06/01/2008	LifeShield National Insurance Company.....	OK.....	OTH/I.....	SD.....	4,971,017	104,221	8,270,284	.....	.....	.....	.....
71404.....	47-0463747....	.01/01/2009	Continental General Insurance Company.....	TX.....	OTH/I.....	LTDI.....	104,086	27,425	1,803,554	.....	.....	.....	.....
62308.....	06-0303370....	.01/01/1984	Connecticut General Life Insurance Co.....	CT.....	OTH/I.....	A.....	26	.....	.....	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						13,911,596	229,157	16,304,250	0	0	0	0
General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates													
00000.....	AA-1122000....	.07/01/2019	Lloyds of London.....	GBR.....	CAT/G.....	OM.....	10,744	.....	.....	.....	.....	.....	.....
00000.....	AA-1122000....	.07/01/2019	Lloyds of London.....	BGR.....	CAT/G.....	A.....	9,396	.....	.....	.....	.....	.....	.....
0999999.	Total - General Account - Authorized - Non-Affiliates - Non-U.S. Non-Affiliates.....						20,140	0	0	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						13,931,736	229,157	16,304,250	0	0	0	0
1199999.	Total - General Account - Authorized.....						13,931,736	229,157	16,304,250	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						13,931,736	229,157	16,304,250	0	0	0	0
6999999.	Total - U.S.....						13,911,596	229,157	16,304,250	0	0	0	0
7099999.	Total - Non-U.S.....						20,140	0	0	0	0	0	0
9999999.	Total.....						13,931,736	229,157	16,304,250	0	0	0	0

Sch. S - Pt. 4
NONE

Sch. S - Pt. 5
NONE

Loyal American Life Insurance Company
SCHEDULE S - PART 6

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

		1	2	3	4	5
		2019	2018	2017	2016	2015
A.	OPERATIONS ITEMS					
1.	Premiums and annuity considerations for life and accident and health contracts.....	17,989	20,279	22,089	22,800	23,738
2.	Commissions and reinsurance expense allowances.....	2,796	3,962	4,002	5,101	5,310
3.	Contract claims.....	20,793	21,849	21,513	19,778	24,697
4.	Surrender benefits and withdrawals for life contracts.....					
5.	Dividends to policyholders and refunds to members.....					
6.	Reserve adjustments on reinsurance ceded.....					
7.	Increase in aggregate reserves for life and accident and health contracts.....					
B.	BALANCE SHEET ITEMS					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	1,197	1,314	1,490	1,505	1,567
9.	Aggregate reserves for life and accident and health contracts.....	247,175	265,366	285,759	289,587	305,447
10.	Liability for deposit-type contracts.....	9,191	9,483	10,139	10,320	10,684
11.	Contract claims unpaid.....	7,706	8,049	8,495	9,236	9,726
12.	Amounts recoverable on reinsurance.....	2,256	2,443	2,937	3,012	3,712
13.	Experience rating refunds due or unpaid.....					
14.	Policyholders' dividends and refunds to members (not included in Line 10).....					
15.	Commissions and reinsurance expense allowances due.....					
16.	Unauthorized reinsurance offset.....					
17.	Offset for reinsurance with certified reinsurers.....					
C.	UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18.	Funds deposited by and withheld from (F).....					
19.	Letters of credit (L).....					
20.	Trust agreements (T).....					
21.	Other (O).....					
D.	REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22.	Multiple beneficiary trust.....					
23.	Funds deposited by and withheld from (F).....					
24.	Letters of credit (L).....					
25.	Trust agreements (T).....					
26.	Other (O).....					

Loyal American Life Insurance Company
SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	330,287,088		330,287,088
2. Reinsurance (Line 16).....	3,081,796		3,081,796
3. Premiums and considerations (Line 15).....	(1,288,306)	1,196,991	(91,315)
4. Net credit for ceded reinsurance.....	XXX	253,684,169	253,684,169
5. All other admitted assets (balance).....	35,773,151		35,773,151
6. Total assets excluding Separate Accounts (Line 26).....	367,853,729	254,881,160	622,734,889
7. Separate Account assets (Line 27).....			0
8. Total assets (Line 28).....	367,853,729	254,881,160	622,734,889
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	154,752,004	237,984,245	392,736,249
10. Liability for deposit-type contracts (Line 3).....	119	9,191,015	9,191,134
11. Claim reserves (Line 4).....	44,715,894	7,705,900	52,421,794
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7).....			0
13. Premium & annuity considerations received in advance (Line 8).....	3,790,348		3,790,348
14. Other contract liabilities (Line 9).....	1,766,776		1,766,776
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....			0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....			0
19. All other liabilities (balance).....	27,963,609		27,963,609
20. Total liabilities excluding Separate Accounts (Line 26).....	232,988,750	254,881,160	487,869,910
21. Separate Account liabilities (Line 27).....			0
22. Total liabilities (Line 28).....	232,988,750	254,881,160	487,869,910
23. Capital & surplus (Line 38).....	134,864,979	XXX	134,864,979
24. Total liabilities, capital & surplus (Line 39).....	367,853,729	254,881,160	622,734,889
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	237,984,245		
26. Claim reserves.....	7,705,900		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	9,191,015		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	254,881,160		
34. Premiums and considerations.....	1,196,991		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	1,196,991		
41. Total net credit for ceded reinsurance.....	253,684,169		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.								
1.	Alabama.....	AL	491,999	2,753	11,701		683	507,136
2.	Alaska.....	AK	3,231	12				3,243
3.	Arizona.....	AZ	42,832	52	4,623		1,867	49,374
4.	Arkansas.....	AR	233,719	269	3,005		160	237,153
5.	California.....	CA	117,306	891	45,857	1,830	1,450	167,334
6.	Colorado.....	CO	55,701	46	303	11,375	544	67,969
7.	Connecticut.....	CT	24,132	30	9,367			33,529
8.	Delaware.....	DE	19,040	23				19,063
9.	District of Columbia.....	DC	9,107	8				9,115
10.	Florida.....	FL	410,500	16,059	6,938	5,310	844	439,651
11.	Georgia.....	GA	358,325	144	1,708	17,940	2,465	380,582
12.	Hawaii.....	HI	7,983	23			671	8,677
13.	Idaho.....	ID	12,421					12,421
14.	Illinois.....	IL	302,684	331	1,705	1,437		306,157
15.	Indiana.....	IN	305,759	565	263		509	307,096
16.	Iowa.....	IA	70,139		3,055		257	73,451
17.	Kansas.....	KS	108,218	8	2,286	4,002	102	114,616
18.	Kentucky.....	KY	219,602	116	1,665		214	221,597
19.	Louisiana.....	LA	228,929	222	8,239		164	237,554
20.	Maine.....	ME	55,645	317	186			56,148
21.	Maryland.....	MD	91,567	517	96		2,170	94,350
22.	Massachusetts.....	MA	59,310	257			420	59,987
23.	Michigan.....	MI	153,018	801			104	153,923
24.	Minnesota.....	MN	37,232				53	37,285
25.	Mississippi.....	MS	243,088	2,709	146		256	246,199
26.	Missouri.....	MO	189,246	1,158	1,137	10,634	79	202,254
27.	Montana.....	MT	680	8				688
28.	Nebraska.....	NE	33,762			1,899	4,265	39,926
29.	Nevada.....	NV	38,692	8	336		4,799	43,835
30.	New Hampshire.....	NH	11,577	8				11,585
31.	New Jersey.....	NJ	139,542	3,096			353	142,991
32.	New Mexico.....	NM	44,647	104			118	44,869
33.	New York.....	NY	10,934	269			355	11,558
34.	North Carolina.....	NC	455,862	591	8,363	15,339	13,049	493,204
35.	North Dakota.....	ND	2,262					2,262
36.	Ohio.....	OH	218,332	772	3,617		58	222,779
37.	Oklahoma.....	OK	118,464	137				118,601
38.	Oregon.....	OR	43,902	45			26	43,973
39.	Pennsylvania.....	PA	210,682	6,432	5,917		116	223,147
40.	Rhode Island.....	RI	17,179	38	114			17,331
41.	South Carolina.....	SC	347,786	1,247	3,159		1,767	353,959
42.	South Dakota.....	SD	21,237					21,237
43.	Tennessee.....	TN	432,820	816	2,623	4,200	409	440,868
44.	Texas.....	TX	921,762	287	14,663		4,478	941,190
45.	Utah.....	UT	25,478	15	389		120	26,002
46.	Vermont.....	VT	94,716	375				95,091
47.	Virginia.....	VA	209,594	510	108		867	211,079
48.	Washington.....	WA	94,117	480	174	2,040	192	97,003
49.	West Virginia.....	WV	136,493	785				137,278
50.	Wisconsin.....	WI	40,359	23		13,564		53,946
51.	Wyoming.....	WY	6,628	15	574		1,034	8,251
52.	American Samoa.....	AS						0
53.	Guam.....	GU	883				219	1,102
54.	Puerto Rico.....	PR	10,252				293	10,545
55.	US Virgin Islands.....	VI	4,791					4,791
56.	Northern Mariana Islands.....	MP						0
57.	Canada.....	CAN	87					87
58.	Aggregate Other Alien.....	OT	117,403	2			309	117,714
59.	Totals.....		7,661,656	43,374	142,317	89,570	45,839	7,982,756

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
Members															
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	222 Main Street CARING GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-4671745..	.....	.....	.....	222 Main Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-4926192..	.....	.....	.....	3601 North Fairfax Drive Associates, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	680 Investors LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	...85.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	685 New Hampshire LLC.....	CA.....	NIA.....	SB-SNH LLC.....	Ownership.....	...85.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	82-4794800..	.....	.....	.....	9171 Wilshire CPI-CII LLC.....	DE.....	NIA.....	CPI-CII 9171 Wilshire JV LLC.....	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	11-3358535..	.....	.....	.....	Accredo Health Group, Inc.	DE.....	NIA.....	Accredo Health, Incorporated	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	55-0894449..	.....	.....	.....	Accredo Health, Incorporated	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	30-0939067..	.....	.....	.....	Affiliated Hotel Subsidiary LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	13-3888838..	.....	.....	.....	AHG of New York, Inc.....	NY.....	NIA.....	Accredo Health, Incorporated	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	75-3040465..	.....	.....	.....	Airport Holdings, LLC.....	NJ.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	35-2562415..	.....	.....	.....	Alegis Care Services, LLC.....	DE.....	NIA.....	Home Physicians Management, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0400550..	.....	.....	.....	Allegiance Benefit Plan Management, Inc.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	03-0507057..	.....	.....	.....	Allegiance Care Management, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	71-0916514..	.....	.....	.....	Allegiance COBRA Services, Inc.	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	12814..	20-4433475..	.....	.....	.....	Allegiance Life & Health Insurance Company...	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	...95.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	26-2201582..	.....	.....	.....	Allegiance Provider Direct, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	20-3851464..	.....	.....	.....	Allegiance Re, Inc.....	MT.....	IA.....	Benefit Management Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	88366..	59-2760189..	.....	.....	.....	American Retirement Life Insurance Company..	OH.....	DS.....	Loyal American Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	82-3315524..	.....	.....	.....	Arbor Heights Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	86-3581583..	.....	.....	.....	Arizona Health Plan, Inc.....	AZ.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-1543748..	.....	.....	.....	AS Acquisition Corp.....	SC.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Ascent Health Services LLC.....	DE.....	NIA.....	Cigna Spruce Holdings GmbH.....	Ownership.....	...80.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-0585518..	.....	.....	.....	Benefit Management Corp.....	MT.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-2650133..	.....	.....	.....	Berewick Apartments LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...85.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	43-1815573..	.....	.....	.....	Biopartners in Care, Inc.	MO.....	NIA.....	Accredo Health, Incorporated	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1522976..	.....	.....	.....	Blodget & Hazard Limited.....	GBR.....	NIA.....	Cigna Re Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	10095..	52-2259087..	.....	.....	.....	Bravo Health Mid-Atlantic, Inc.....	MD.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	11524..	52-2363406..	.....	.....	.....	Bravo Health Pennsylvania, Inc.....	PA.....	IA.....	NewQuest Management Northeast, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-1713977..	.....	.....	.....	Brighter, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	61-1162797..	.....	.....	.....	Care Continuum, Inc.....	DE.....	NIA.....	SpectraCare Health Care Ventures, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	26-0180898..	.....	.....	.....	CareAllies, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	81-2760646..	.....	.....	.....	CareAllies, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	14-1831391..	.....	.....	.....	CareCore National, LLC.....	NY.....	NIA.....	eviCore 1, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	10144..	20-1089572..	.....	.....	.....	CareCore NJ, LLC.....	NJ.....	IA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....		27-3845847..				CareNext Managed Care, LLC.....	NY.....	NIA.....	CareNext Post-Acute, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		47-2873703..				CareNext Post-Acute, LLC.....	DE.....	NIA.....	CareCore National, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		45-2681649..				CarePlexus, LLC.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-1400586..				CARING 18th & Salmon Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2562994..				CARING 500 Ygnacio Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		84-1960231..				CARING 3130 Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2318410..				CARING 9171 Wilshire Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2851501..				CARING Alta Englewood Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2563284..				CARING Alta Woodson Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		32-0570889..				CARING Capitol Hill GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		37-1903297..				CARING Capitol Hill LP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2851364..				CARING Century Plaza Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2318370..				CARING Dulles Town Center Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-3701937..				CARING Firestone Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-000000..				CARING JA Lofts Investor LP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-000000..				CARING JA Lofts Investor GP LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2318233..				CARING Heights at Bear Creek Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-1400482..				CARING Hillcrest Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2339522..				CARING Mallory Square Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2563138..				CARING Soma Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2633790..				CARING Alexan Enclave Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2633886..				CARING Orange Collection Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-8294933..				CARING South Coast Subsidiary LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		38-4085763..				CARING Westcore Holding Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-3923178..				CARING XR International Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-4317078..				CARING XR 2 International Investor LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		45-2604992..				CCN NMO, LLC.....	NY.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		33-1039759..				CCN-WNY IPA, LLC.....	NY.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		34-1970892..				Ceres Sales of Ohio, LLC.....	OH.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1332403..				CG Individual Tax Benefit Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1332405..				CG Life Pension Benefits Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1332401..				CG LINA Pension Benefits Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		84-2083351..				CG-AQ 477 South Market Street LLC.....	DE.....	NIA.....	CARING Firestone Investor LLC.....	Ownership.....	...85.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-2993316..				CG-Muller 550 Winchester, LLC.....	DE.....	NIA.....	CARING Century Plaza Investor LLC.....	Ownership.....	...90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		45-5499889..				CG Seventh Street, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...87.500	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-1280312..				CG/Wood ALTA 601, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		81-3281922..				CGGL Chapman LLC.....	DE.....	NIA.....	CGGL Orange Collection LLC.....	Ownership.....	...90.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		81-3313562..				CGGL City Parkway LLC.....	DE.....	NIA.....	CGGL Orange Collection LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		61-1797835..				CGGL Orange Collection LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				CGGL Orange Collection Mezz LLC.....	DE.....	NIA.....	CARING Orange Collection Investor LLC.....	Ownership.....	100.000	Cigna corporation.....	N.....	
0901	Cigna Group.....		84-1921719..				CGGL XR International LLC.....	DE.....	NIA.....	CARING XR International Investor LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		84-1843578..				CGGL XR 2 International LLC.....	DE.....	NIA.....	CARING XR 2 International Investor LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				CGO Participatos LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	99.780	Cigna Corporation.....	N.....	
0901	Cigna Group.....		59-3466707..				Chiro Alliance Corporation.....	FL.....	NIA.....	Palladian Health of Florida, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		81-3389374..				CIG-LEI Ygnacio Associates LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-4774243..				CI-GS Portland, LLC.....	DE.....	NIA.....	CARING 18th & Salmon Investor LLC.....	Ownership.....	86.200	cigna Corporation.....	N.....	
0901	Cigna Group.....		82-1612980..				CI-GS Hillcrest LLC.....	DE.....	NIA.....	CARING Hillcrest Investor LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna & CMB Health Services Company, Ltd....	CHN.....	NIA.....	Cigna & CMB Life Insurance Company Limited	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		914400007109				Cigna & CMB Life Insurance Company Limited.	CHN.....	NIA.....	Life Insurance Company of North America.....	Ownership.....	50.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				CIGNA 2000 UK Pension LTD.....	GBR.....	NIA.....	Cigna European Services (UK) Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		27-5402196..				Cigna Affiliates Realty Investment Group, LLC..	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Alder Holdings, LLC.....	DE.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Apac Holdings, Ltd.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....	13733..	03-0452349..				Cigna Arbor Life Insurance Company.....	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1181787..				Cigna Beechwood Holdings.....	BEL.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	51.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		94-3107309..				Cigna Behavioral Health of California, Inc.....	CA.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		75-2751090..				Cigna Behavioral Health of Texas, Inc.....	TX.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		41-1648670..				Cigna Behavioral Health, Inc.....	MN.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Bellevue Alpha LLC.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		02-0515554..				Cigna Benefit Technology Solutions, Inc.....	DE.....	NIA.....	Cigna Health Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		01-0947889..		1489070		Cigna Benefits Financing, Inc.....	DE.....	NIA.....	Cigna Investments, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Brokerage & Marketing (Thailand) Limited	THA.....	NIA.....	RHP Thailand Limited.....	Ownership.....	53.250	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Cedar Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1137759..				Cigna Chestnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Walnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		27-3396038..				Cigna Corporate Services, LLC.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-4991898..		1739940	US.....	Cigna Corporation (A Delaware corporation and ultimate parent company)	DE.....	UIP.....	Publicly Traded.....	Ownership.....	100.000	Publicly Traded.....	N.....	
0901	Cigna Group.....		00-0000000..				Cigna Data Services (Shanghai) Company Limited	CHN.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		59-2600475..				Cigna Dental Health Of California, Inc.....	CA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....	11175..	59-2675861..				Cigna Dental Health Of Colorado, Inc.....	CO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	95380...	59-2676987..	.....	.....	.....	Cigna Dental Health Of Delaware, Inc.....	DE.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52021...	59-1611217..	.....	.....	.....	Cigna Dental Health Of Florida, Inc.....	FL.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1351097..	.....	.....	.....	Cigna Dental Health Of Illinois, Inc.....	IL.....	NIA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52024...	59-2625350..	.....	.....	.....	Cigna Dental Health Of Kansas, Inc.....	KS.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52108...	59-2619589..	.....	.....	.....	Cigna Dental Health Of Kentucky, Inc.....	KY.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	48119...	20-2844020..	.....	.....	.....	Cigna Dental Health Of Maryland, Inc.....	MD.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11160...	06-1582068..	.....	.....	.....	Cigna Dental Health Of Missouri, Inc.....	MO.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	11167...	59-2308062..	.....	.....	.....	Cigna Dental Health Of New Jersey, Inc.....	NJ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95179...	56-1803464..	.....	.....	.....	Cigna Dental Health Of North Carolina, Inc.....	NC.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47805...	59-2579774..	.....	.....	.....	Cigna Dental Health Of Ohio, Inc.....	OH.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47041...	52-1220578..	.....	.....	.....	Cigna Dental Health Of Pennsylvania, Inc.....	PA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95037...	59-2676977..	.....	.....	.....	Cigna Dental Health Of Texas, Inc.....	TX.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	52617...	52-2188914..	.....	.....	.....	Cigna Dental Health Of Virginia, Inc.....	VA.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	47013...	86-0807222..	.....	.....	.....	Cigna Dental Health Plan Of Arizona, Inc.....	AZ.....	IA.....	Cigna Dental Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	59-2308055..	.....	.....	.....	Cigna Dental Health, Inc.....	FL.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	58-1136865..	.....	.....	.....	Cigna Direct Marketing Company, Inc.....	DE.....	NIA.....	Life Insurance Company of North America.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-1155943..	.....	.....	.....	Cigna Elmwood Holdings, Ltd.....	BEL.....	NIA.....	Cigna Myrtle Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Europe Insurance Company S.A.-N.V.....	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	...99.999	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna European Services (UK) Limited.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	62-1724116..	.....	.....	.....	Cigna Federal Benefits, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Finans Emeklilik Ve Hayat A.S.....	TUR.....	NIA.....	Cigna Nederland Gamma, B.V.....	Ownership.....	...51.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	51-0389196..	.....	.....	.....	Cigna Global Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	68-0676638..	.....	.....	.....	Cigna Global Insurance Company Limited.....	GBR.....	IA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...99.990	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-0210110..	.....	.....	.....	Cigna Global Reinsurance Company, Ltd.....	BMU.....	IA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	224 72651 194	.....	.....	.....	Cigna Global Wellbeing Holdings Limited.....	GBR.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...70.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	579 23011 034	.....	.....	.....	Cigna Global Wellbeing Solutions Limited.....	GBR.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	67369...	59-1031071..	.....	.....	.....	Cigna Health and Life Insurance Company.....	CT.....	UDP.....	Connecticut General Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	62-1312478..	.....	.....	.....	Cigna Health Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-1728483..	.....	.....	.....	Cigna Health Management, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Health Solution India Pvt. Ltd.....	IND.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...99.900	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-2741293..	.....	.....	.....	Cigna Healthcare Benefits, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	84-0985843..	.....	.....	.....	Cigna Healthcare Holdings, Inc.....	CO.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95599...	52-1404350..	.....	.....	.....	Cigna HealthCare Mid-Atlantic, Inc.....	MD.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95125...	86-0334392..	.....	.....	.....	Cigna HealthCare of Arizona, Inc.....	AZ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	95-3310115..	.....	.....	.....	Cigna HealthCare of California, Inc.....	CA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95604...	84-1004500..	.....	.....	.....	Cigna HealthCare of Colorado, Inc.....	CO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95660...	06-1141174..	.....	.....	.....	Cigna HealthCare of Connecticut, Inc.....	CT.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	95136...	59-2089259..	.....	.....	.....	Cigna HealthCare of Florida, Inc.....	FL.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	96229...	58-1641057..	.....	.....	.....	Cigna HealthCare of Georgia, Inc.....	GA.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95602...	36-3385638..	.....	.....	.....	Cigna HealthCare of Illinois, Inc.....	IL.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95525...	35-1679172..	.....	.....	.....	Cigna HealthCare of Indiana, Inc.....	IN.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95477...	01-0418220..	.....	.....	.....	Cigna HealthCare of Maine, Inc.....	ME.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95220...	02-0402111..	.....	.....	.....	Cigna HealthCare of Massachusetts, Inc.....	MA.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95493...	02-0387749..	.....	.....	.....	Cigna HealthCare of New Hampshire, Inc.....	NH.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95500...	22-2720890..	.....	.....	.....	Cigna HealthCare of New Jersey, Inc.....	NJ.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95132...	56-1479515..	.....	.....	.....	Cigna HealthCare of North Carolina, Inc.....	NC.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95121...	23-2301807..	.....	.....	.....	Cigna HealthCare of Pennsylvania, Inc.....	PA.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95708...	06-1185590..	.....	.....	.....	Cigna HealthCare of South Carolina, Inc.....	SC.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95635...	36-3359925..	.....	.....	.....	Cigna HealthCare of St. Louis, Inc.....	MO.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95606...	62-1218053..	.....	.....	.....	Cigna HealthCare of Tennessee, Inc.....	TN.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95383...	74-2767437..	.....	.....	.....	Cigna HealthCare of Texas, Inc.....	TX.....	IA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95518...	62-1230908..	.....	.....	.....	Cigna HealthCare of Utah, Inc.....	UT.....	NIA.....	Healthsource, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0495422..	.....	.....	.....	Cigna Healthcare, Inc.....	VT.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna HLA Technology Services Limited	HKG.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1059331..	.....	.....	.....	Cigna Holding Company.....	DE.....	UIP.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-3009279..	.....	.....	.....	Cigna Holdings Overseas, Inc.....	DE.....	NIA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1072796..	.....	.....	.....	Cigna Holdings, Inc.....	DE.....	NIA.....	Cigna Holding Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Hong Kong Holdings Company Limited..	HKG.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-1903785..	.....	.....	.....	Cigna Insurance Agency, LLC.....	CT.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Management Services (DIFC), Ltd.	ARE.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Middle East S.A.L.....	LBN.....	IA.....	Cigna Cedar Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Public Company Limited.....	THA.....	IA.....	KDM Thailand Limited.....	Ownership.....	...75.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Insurance Services (Europe) Limited.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-2924152..	.....	.....	.....	Cigna Integratedcare, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	51-0402128..	.....	.....	.....	Cigna Intellectual Property, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	51-0111677..	.....	.....	.....	Cigna International Corporation, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	52-0291385..	.....	.....	.....	Cigna International Finance, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services Kenya Limited	KEN.....	NIA.....	Cigna International Health Services, BVBA.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services Sdn. Bhd...	MYS.....	NIA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna International Health Services, BVBA.....	BEL.....	NIA.....	Cigna Elmwood Holdings, Ltd.....	Ownership.....	...51.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	30-0526216..	.....	.....	.....	Cigna International Health Services, LLC.....	FL.....	NIA.....	Cigna International Health Services, BVBA.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.5

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		010554603836.....				Cigna International Marketing (Thailand) Limited	THA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	99.900	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna International Services Australia Pty Ltd.....	AUS.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		23-2610178.....				Cigna International Services, Inc.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1095823.....				Cigna Investment Group, Inc.....	DE.....	NIA.....	Cigna Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-0861092.....				Cigna Investments, Inc.....	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Korea Chusik Heosa (A/K/A Cigna Korea Company Limited)	KOR.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1146864.....				Cigna Laurel Holdings, Ltd.....	BMU.....	NIA.....	Cigna Linden Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Legal Protection U.K. Ltd.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		AA-1560515.....				Cigna Life Insurance Company of Canada.....	CAN.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		AA-1240009.....				Cigna Life Insurance Company of Europe S.A.-N.V.	BEL.....	IA.....	Cigna Beechwood Holdings.....	Ownership.....	99.993	Cigna Corporation.....	N.....	
0901	Cigna Group.....	64548.....	13-2556568.....	3281743			Cigna Life Insurance Company of New York.....	NY.....	IA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Life Insurance New Zealand Limited.....	NZL.....	IA.....	Cigna New Zealand Holdings Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-4110289.....				Cigna Linden Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	82.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1232512.....				Cigna Magnolia Holdings, Ltd.....	BMU.....	NIA.....	Cigna Palmetto Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		23-2741294.....				Cigna Managed Care Benefits Company.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1154657.....				Cigna Myrtle Holdings, Ltd.....	MLT.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	74.560	Cigna Corporation.....	N.....	
0901	Cigna Group.....	61727.....	34-0970995.....				Cigna National Health Insurance Company.....	OH.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Nederland Gamma B.V.....	NLD.....	NIA.....	Cigna Walnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna New Zealand Finance Limited.....	NZL.....	NIA.....	Cigna New Zealand Holdings Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna New Zealand Holdings Limited.....	NZL.....	NIA.....	Cigna Hong Kong Holdings Company Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Oak Holdings, Ltd.....	GBR.....	NIA.....	Cigna Elmwood Holdings, SPRL.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		32-0222252.....				Cigna Onsite Health, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-1232443.....				Cigna Palmetto Holdings, Ltd.....	BMU.....	NIA.....	Cigna Laurel Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-4099800.....				Cigna Poplar Holdings, Inc.....	DE.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1071502.....				Cigna RE Corporation.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		06-1567902.....				Cigna Resource Manager, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Spruce Holdings GmBH.....	CHE.....	NIA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Taiwan Life Assurance Company Limited	TWN.....	IA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Teak Holdings, LLC.....	DE.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000.....				Cigna Turkey Danismanlik Hizmetleri, A.S (A/K/A Cigna Turkey Consultancy Services, A.S.)	TUR.....	NIA.....	Cigna Magnolia Holdings, Ltd.....	Ownership.....	100.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	83-1069280..	.....	.....	.....	Cigna Ventures, LLC.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Walnut Holdings, Ltd.....	GBR.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Willow Holdings, Ltd.....	GBR.....	NIA.....	Cigna Oak Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Worldwide General Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	90859..	23-2088429..	.....	.....	.....	Cigna Worldwide Insurance Company.....	DE.....	IA.....	Cigna Global Reinsurance Company, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Cigna Worldwide Life Insurance Company Limited	HKG.....	IA.....	Cigna Hong Kong Holdings Company Limited.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	ManipalCigna Health Insurance Company Limited	IND.....	IA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...49.000	TTK (non-affiliate).....	...N.....	.....
0901	Cigna Group.....	.....	84-1461840..	.....	.....	.....	Community Health Network, LLC.....	MT.....	NIA.....	Benefit Management Corp.....	Ownership.....	...50.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-1252419..	.....	.....	.....	Connecticut General Benefit Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	06-0840391..	.....	.....	.....	Connecticut General Corporation.....	CT.....	UIP.....	Cigna Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	62308..	06-0303370..	.....	23419	.....	Connecticut General Life Insurance Company...	CT.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	82-4936006..	.....	.....	.....	CPI-CII 9171 Wilshire JV LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-3555688..	.....	.....	.....	CR Washington Street Investors LP.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...33.820	Charles River Washington Street LLC (non-affiliate)	...N.....	.....
0901	Cigna Group.....	.....	47-2746692..	.....	.....	.....	Cricket Health, Inc.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...9.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	36-4369972..	.....	.....	.....	CuraScript, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	16-1526641..	.....	.....	.....	Diversified NY IPA, Inc.....	NY.....	NIA.....	Diversified Pharmaceutical Services, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	41-1627938..	.....	.....	.....	Diversified Pharmaceutical Services, Inc.....	MN.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	71-0958489..	.....	.....	.....	DNA Direct, Inc.....	DE.....	NIA.....	AS Acquisition Corp.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	52-2099336..	.....	.....	.....	Dulles Town Center Mall, LLC.....	VA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...50.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	27-3542089..	.....	.....	.....	Econdisc Contracting Solutions, LLC.....	DE.....	NIA.....	Express Scripts Pharmaceutical Procurement LLC (90%)	Ownership.....	...90.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	CN 98-035879	.....	.....	.....	ESI Canada.....	CAN.....	NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP Canada, ULC (0.1%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	CN 98-035879	.....	.....	.....	ESI GP Canada ULC.....	CAN.....	NIA.....	Express Scripts Canada Co.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	43-1925556..	.....	.....	.....	ESI GP Holdings, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	ESI GP2 Canada ULC.....	CAN.....	NIA.....	Express Scripts Canada Co.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	74-2974964..	.....	.....	.....	ESI Mail Order Processing, Inc. (f/k/a NXI).....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	43-1867735..	.....	.....	.....	ESI Mail Pharmacy Service, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	43-1925562..	.....	.....	.....	ESI Partnership.....	DE.....	NIA.....	Express Scripts, Inc. (82%); ESI-GP Holdings, Inc. (18%)	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	41-2006555..	.....	.....	.....	ESI Resources, Inc.....	MN.....	NIA.....	ESI Partnership.....	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	46-4676347..	.....	.....	.....	eviCore 1, Inc.....	DE.....	NIA.....	Express Scripts Holding Company	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....
0901	Cigna Group.....	.....	62-1615395..	.....	.....	.....	eviCore healthcare MSI, LLC.....	TN.....	NIA.....	MedSolutions Holdings, Inc.	Ownership.....	...100.000	Cigna Corporation.....	...N.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.7

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	13918...	27-3175443..	.....	.....	.....	Express Reinsurance Company.....	MI.....	IA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	41-2063830..	.....	.....	.....	Express Scripts Administrators LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	98-0650775/C	.....	.....	.....	Express Scripts Canada Co.....	CAN.....	NIA.....	Express Scripts Canada Holding Co.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1942542..	.....	.....	.....	Express Scripts Canada Holding Co.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-1490640..	.....	.....	.....	Express Scripts Canada Holding, LLC.....	DE.....	NIA.....	Express Scripts Canada Holding Co.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Express Scripts Canada Services.....	CAN.....	NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%)	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	CN25-001286	.....	.....	.....	Express Scripts Canada Wholesale.....	CAN.....	NIA.....	Express Scripts Canada Co. (99.9%); ESI-GP2 Canada, ULC (0.1%)	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-2884094..	.....	.....	.....	Express Scripts Holding Company.....	DE.....	NIA.....	Cigna Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-5826948..	.....	.....	.....	Express Scripts Pharmaceutical Procurement, LLC	DE.....	NIA.....	ESI Mail Pharmacy Service, Inc. (50%); Express Scripts, Inc. (50%)	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Express Scripts Pharmacy Atlantic, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Express Scripts Pharmacy Central, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Express Scripts Pharmacy Ontario, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Express Scripts Pharmacy West, Ltd.....	CAN.....	NIA.....	Express Scripts Canada Services.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	30-0789911..	.....	.....	.....	Express Scripts Pharmacy, Inc.....	DE.....	NIA.....	Medco Health Services, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	22-3114423..	.....	.....	.....	Express Scripts Sales Operations, Inc.....	NJ.....	NIA.....	ESI Mail Pharmacy Service, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-3126104..	.....	.....	.....	Express Scripts Senior Care Holdings, Inc.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-3126075..	.....	.....	.....	Express Scripts Senior Care, Inc.....	DE.....	NIA.....	Express Scripts Senior Care Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1832983..	.....	.....	.....	Express Scripts Services Co.	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1869712..	.....	.....	.....	Express Scripts Specialty Distribution Services, Inc.	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	22-2230703..	.....	.....	.....	Express Scripts Strategic Development, Inc.	NJ.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1869714..	.....	.....	.....	Express Scripts Utilization Management Company	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	43-1420563..	.....	.....	.....	Express Scripts, Inc.....	DE.....	NIA.....	Express Scripts Holding Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	FirstAssist Administration Limited.....	GBR.....	NIA.....	Cigna Willow Holdings, LTD.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	23-1914061..	.....	.....	.....	Former Cigna Investments, Inc.	DE.....	NIA.....	Cigna Investment Group, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	02-0523249..	.....	.....	.....	Freco, Inc.....	FL.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-3229217..	.....	.....	.....	Freedom Service Company, LLC.....	FL.....	NIA.....	Lynnfield Drug, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Gillette Ridge Community Council, Inc.....	CT.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-3700105..	.....	.....	.....	Gillette Ridge Golf, LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	95388..	93-1174749..	.....	.....	.....	Great-West Healthcare of Illinois, Inc.....	IL.....	NIA.....	Cigna Healthcare Holdings, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	GRG Acquisitions LLC.....	DE.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		119-599-164.				Grown Ups New Zealand Limited.....	NZL.....	NIA.....	Cigna Life Insurance New Zealand Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	65498...	23-1503749..	.....	.....59361	.....	Life Insurance Company of North America.....	PA.....	IA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1252418..	.....	.....	.....	LINA Benefit Payments, Inc.....	DE.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	LINA Financial Service.....	KOR.....	NIA.....	Cigna Korea Chusik Heosa	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	LINA Life Insurance Company of Korea.....	KOR.....	IA.....	Cigna Chestnut Holdings, Ltd.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	65722...	63-0343428..	.....	.....	.....	Loyal American Life Insurance Company.....	OH.....	RE.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	58-2593075..	.....	.....	.....	Lynnfield Compounding Center, Inc.....	FL.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	04-3546044..	.....	.....	.....	Lynnfield Drug, Inc.....	FL.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-1506930..	.....	.....	.....	MAH Pharmacy, LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	80-0908244..	.....	.....	.....	Mallory Square Partners I, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...80.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	88-0241365..	.....	.....	.....	Managed Care Consultants, Inc.....	NV.....	NIA.....	Cigna Health Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	51-0500147..	.....	.....	.....	Matrix GPO, LLC.....	IN.....	NIA.....	Priority Healthcare Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	59-3720653..	.....	.....	.....	Matrix Healthcare Services, Inc.....	FL.....	NIA.....	MyMatrixx Holdings, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	06-1346406..	.....	.....	.....	MCC Independent Practice Association of New York, Inc.	NY.....	NIA.....	Cigna Behavioral Health, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	34720...	13-3506395..	.....	.....	.....	Medco Containment Insurance Company of NY	NY.....	IA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	63762...	42-1425239..	.....	.....	.....	Medco Containment Life Insurance Company	PA.....	IA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3709630..	.....	.....	.....	Medco Europe II, LLC	DE.....	NIA.....	Medco Europe, LLC	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	46-2166374..	.....	.....	.....	Medco Europe, LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	81-0616525..	.....	.....	.....	Medco Health Puerto Rico, LLC	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	26-3544786..	.....	.....	.....	Medco Health Services, Inc.	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	22-3461740..	.....	.....	.....	Medco Health Solutions, Inc.	DE.....	NIA.....	Express Scripts Holding Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	88-0334401..	.....	.....	.....	Mediversal, Inc.....	NV.....	NIA.....	Connecticut General Corporation.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-3801345..	.....	.....	.....	MedSolutions Holdings, Inc.....	DE.....	NIA.....	CareCore National, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	62-1872797..	.....	.....	.....	MedSolutions of Texas, Inc.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	32-0071543..	.....	.....	.....	MSI Health Organization of Texas, Inc.....	TX.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-5492993..	.....	.....	.....	MSI HT, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-5493148..	.....	.....	.....	MSI LT, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	27-5493321..	.....	.....	.....	MSI SAR-GW, LLC	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	86-1090522..	.....	.....	.....	MSIAZ I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-1749733..	.....	.....	.....	MSICA I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-1222347..	.....	.....	.....	MSICO I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	55-0840800..	.....	.....	.....	MSIFL, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	26-0181185..	.....	.....	.....	MSIMD I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	74-3122235..	.....	.....	.....	MSINC I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		11-3715243..				MSINH II, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	03-0524694..	.....	.....	.....	MSINH, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-1749446..	.....	.....	.....	MSINJ I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-1761914..	.....	.....	.....	MSINV I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	55-0840806..	.....	.....	.....	MSISC II, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	26-0336736..	.....	.....	.....	MSIVT I, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-2536458..	.....	.....	.....	MSIWA, LLC.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	36-4833284..	.....	.....	.....	MyM Technology Services, LLC.....	FL.....	NIA.....	MyMatrixx Holdings, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	82-1350878..	.....	.....	.....	myMatrixx Holdings, LLC.....	DE.....	NIA.....	Express Scripts, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	46-2589799..	.....	.....	.....	myMatrixx-B, LLC.....	FL.....	NIA.....	Matrix Healthcare Services, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	52-1929677..	.....	.....	.....	NewQuest Management Northeast, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	33-1033586..	.....	.....	.....	NewQuest Management of Alabama, LLC.....	AL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	20-4954206..	.....	.....	.....	NewQuest Management of Florida, LLC.....	GA.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	77-0632665..	.....	.....	.....	NewQuest Management of Illinois, LLC.....	IL.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-0633893..	.....	.....	.....	NewQuest Management of West Virginia, LLC..	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	76-0628370..	.....	.....	.....	NewQuest, LLC.....	TX.....	NIA.....	HealthSpring, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	90-1033569..	.....	.....	.....	Notch 8 Residential, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...85.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	91-1599329..	.....	.....	.....	Olympic Health Management Services, Inc.....	WA.....	NIA.....	Olympic Health Management Systems, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	91-1500758..	.....	.....	.....	Olympic Health Management Systems, Inc.....	WA.....	NIA.....	Sterling Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-2355015..	.....	.....1611115	.....	Omada Health, Inc.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...7.693	Cigna Corporation	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	OnePath Life (NZ) Limited.....	NZL.....	IA.....	Cigna New Zealand Holdings Limited.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	26-1937849..	.....	.....	.....	Palladian Health of Florida, LLC.....	DE.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	16-1513067..	.....	.....	.....	Palladian Independent Practice Association, LLC	DE.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	80-0818758..	.....	.....	.....	Patient Provider Alliance, Inc.....	DE.....	NIA.....	Brighter, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	83-2368310..	.....	.....	.....	Piso Delmatico, LLC.....	DE.....	NIA.....	Express Scripts, Inc. (55%); Petco Animal Supplies Stores, Inc. (non-affiliated) (45%)	Ownership.....	...55.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	26-1737661..	.....	.....	.....	Premerus, Inc.....	TN.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	35-1927379..	.....	.....	.....	Priority Healthcare Corporation.....	IN.....	NIA.....	CuraScript, Inc.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	59-3761140..	.....	.....	.....	Priority Healthcare Distribution, Inc.....	FL.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	67903..	23-1335885..	.....	.....	.....	Provident American Life & Health Insurance Company	OH.....	IA.....	Cigna National Health Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	PT GAR Indonesia.....	IDN.....	NIA.....	Cigna Holdings Overseas, Inc.....	Ownership.....	...99.160	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	AA-5360003..	.....	.....	.....	PT Asuransi Cigna.....	IDN.....	IA.....	Cigna Worldwide Insurance Company.....	Ownership.....	...99.999	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-5046449..	.....	.....	.....	PUR Arbors Apartments Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	...87.500	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	45-5569416..	.....	.....	.....	QPID Health, LLC.....	DE.....	NIA.....	eviCore Healthcare MSI, LLC.....	Ownership.....	...100.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....		23-3744987..				QualCare Alliance Networks, Inc.....	NJ.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	...100.000	Cigna Corporation.....	Y.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....		46-1634843..				QualCare Captive Insurance Company Inc., PCC	NJ.....	IA.....	QualCare Alliance Networks, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-1801639..				QualCare Management Resources Limited Liability Company	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		22-3129563..				QualCare, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				RHP (Thailand) Limited.....	THA.....	NIA.....	Cigna Apac Holdings, Ltd.....	Ownership.....	49.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		83-1460134..				Rise-CG Capitol Hill, LP.....	DE.....	NIA.....	CARING Capitol Hill LP LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		84-3254168..				Rise-CG JA Lofts Limited Partnership.....	DE.....	NIA.....	JA Lofts Holdings, LLC (.5%); JA Lofts JV Limited Partnership (99.5%)	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		35-1641636..				Sagamore Health Network, Inc.....	IN.....	NIA.....	Cigna Health Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-3593103..				SB-SNH LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	85.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		22-2483867..				Scibal Associates, Inc.....	NJ.....	NIA.....	QualCare Alliance Networks, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		95-2876207..				Secon Properties, LP.....	CA.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	50.000	South Coast Plaza Associates, LLC (non-affiliate)	N.....	
0901	Cigna Group.....		82-1732483..				SOMA Apartments Venture LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	90.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-4405071..				Specialty Products Acquisitions, LLC.....	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		61-1317695..				SpectraCare Health Care Ventures, Inc.....	FL.....	NIA.....	SpectraCare, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		61-1147068..				SpectraCare, Inc.....	KY.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....	77399..	13-1867829..		1259055		Sterling Life Insurance Company.....	IL.....	IA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		47-2658932..				Strategic Pharmaceutical Investments, LLC....	DE.....	NIA.....	Priority Healthcare Corp.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				SureScripts, LLC.....	VA.....	NIA.....	Express Scripts, Inc. 16.7%/Medco Health Solutions, Inc. 16.7%	Ownership.....	33.400	Cigna Corporation.....	N.....	
0901	Cigna Group.....		22-3474888..				Systemed, LLC.....	DE.....	NIA.....	Medco Health Solutions, Inc.	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		23-3074013..				Tel-Drug of Pennsylvania, LLC.....	PA.....	NIA.....	Connecticut General Life Insurance Company.	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-0427127..				Tel-Drug, Inc.....	SD.....	NIA.....	Connecticut General Corporation.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Temple Insurance Company Limited.....	BMU.....	IA.....	Healthsource, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		20-5524622..				Tennessee Quest, LLC.....	TN.....	NIA.....	NewQuest, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		75-3108527..				TexQuest, LLC.....	DE.....	NIA.....	NewQuest, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Transwestern Federal, L.L.C.....	DE.....	NIA.....	Transwestern Federal Holdings, L.L.C.....	Ownership.....	7.616	Cigna Corporation.....	N.....	
0901	Cigna Group.....		00-0000000..				Transwestern Federal Holdings, L.L.C.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	7.616	Cigna Corporation.....	N.....	
0901	Cigna Group.....		39-1886617..				Triad Healthcare, Inc.....	CT.....	NIA.....	eviCore healthcare MSI, LLC.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....	65269..	75-2305400..				United Benefit Life Insurance Company.....	OH.....	IA.....	Provident American Life and Health Insurance Company	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		88-0344624..				Universal Claims Administration.....	MT.....	NIA.....	Mediversal, Inc.....	Ownership.....	100.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		46-4901453..				UVL, LLC.....	DE.....	NIA.....	Cigna Affiliates Realty Investment Group, LLC.	Ownership.....	71.400	Cigna Corporation.....	N.....	
0901	Cigna Group.....		82-4410128..				ValoremRx Sourcing Solutions, LLC.....	DE.....	NIA.....	Specialty Products Acquisitions, LLC (50%)....	Ownership.....	50.000	Cigna Corporation.....	N.....	
0901	Cigna Group.....		98-0463704..				Vielife Services, Inc.....	DE.....	NIA.....	Cigna Global Wellbeing Holdings Limited.....	Ownership.....	100.000	Cigna Corporation.....	N.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Verity Solutions Group, Inc.....	DE.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	100.000	Cigna Corporation.....	Y.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Westcore CG AC, LLC.....	DE.....	NIA.....	CARING Westcore Holding Investor LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Westcore CG Commerce, LLC.....	DE.....	NIA.....	CARING Westcore Holding Investor LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	Westcore CG Venture, LLC.....	DE.....	NIA.....	CARING Westcore Holding Investor LLC.....	Ownership.....	90.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	88-0455414..	.....	....1462078	.....	WorldDoc, Inc.....	NV.....	NIA.....	Cigna Health and Life Insurance Company.....	Ownership.....	20.000	Cigna Corporation.....	N.....	.....
0901	Cigna Group.....	.....	00-0000000..	.....	.....	.....	YCFM Servicos LTDA.....	BRA.....	NIA.....	Cigna Global Holdings, Inc.....	Ownership.....	35.320	Cigna Corporation.....	N.....	.....

SCHEDULE Y

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

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1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
	41-1648670.....	Cigna Behavioral Health, Inc.....					(9,749)				(9,749)	
	94-3107309.....	Cigna Behavioral Health of California, Inc.....	(120,000,000)				(299,807,133)				(419,807,133)	
	75-2751090.....	Cigna Behavioral Health of Texas, Inc.....					(34,436)				(34,436)	
	06-1346406.....	MCC Independent Practice Association of New York, Inc.....					(129,596)				(129,596)	
	59-2308055.....	Cigna Dental Health, Inc.....									0	
47013.....	86-0807222.....	Cigna Dental Health Plan of Arizona, Inc.....	(17,975,000)				27,942,449				9,967,449	
	59-2600475.....	Cigna Dental Health of California, Inc.....	(4,500,000)				(964,182)				(5,464,182)	
11175.....	59-2675861.....	Cigna Dental Health of Colorado, Inc.....	(11,100,000)				(79,334)				(11,179,334)	
95380.....	59-2676987.....	Cigna Dental Health of Delaware, Inc.....	(2,500,000)				(936,329)				(3,436,329)	
52021.....	59-1611217.....	Cigna Dental Health of Florida, Inc.....					(18,874)				(18,874)	
	06-1351097.....	Cigna Dental Health of Illinois, Inc.....	(8,800,000)				(4,180,247)				(12,980,247)	
52024.....	59-2625350.....	Cigna Dental Health of Kansas, Inc.....									0	
52108.....	59-2619589.....	Cigna Dental Health of Kentucky, Inc.....	(300,000)				(168,900)				(468,900)	
48119.....	20-2844020.....	Cigna Dental Health of Maryland, Inc.....	(3,100,000)				(1,202,307)				(4,302,307)	
11160.....	06-1582068.....	Cigna Dental Health of Missouri, Inc.....	(2,900,000)				(1,103,979)				(4,003,979)	
11167.....	59-2308062.....	Cigna Dental Health of New Jersey, Inc.....	(865,000)				(483,934)				(1,348,934)	
95179.....	56-1803464.....	Cigna Dental Health of North Carolina, Inc.....	(1,000,000)				(1,660,188)				(2,660,188)	
47805.....	59-2579774.....	Cigna Dental Health of Ohio, Inc.....					(544,514)				(544,514)	
47041.....	52-1220578.....	Cigna Dental Health of Pennsylvania, Inc.....	(2,445,000)				(883,134)				(3,328,134)	
95037.....	59-2676977.....	Cigna Dental Health of Texas, Inc.....	(2,100,000)				(657,129)				(2,757,129)	
52617.....	52-2188914.....	Cigna Dental Health of Virginia, Inc.....	(10,250,000)				(4,350,658)				(14,600,658)	
	62-1312478.....	Cigna Health Corporation.....	(2,165,000)				(631,731)				(2,796,731)	
	02-0387748.....	Healthsource, Inc.....	(47,000,000)				45,182,170				(1,817,830)	
95125.....	86-0334392.....	Cigna HealthCare of Arizona, Inc.....	45,000,000								45,000,000	
	95-3310115.....	Cigna HealthCare of California, Inc.....	(20,000,000)				(4,769,723)	(604,107)			(25,373,830)	298,373
95604.....	84-1004500.....	Cigna HealthCare of Colorado, Inc.....		6,000,000		(147,500)	(40,388,026)	(814,511)			(35,350,037)	3,040,893
95660.....	06-1141174.....	Cigna HealthCare of Connecticut, Inc.....		3,000,000			(52,864)	(37,812)			2,909,324	9,661
95136.....	59-2089259.....	Cigna HealthCare of Florida, Inc.....	(3,500,000)				(521,547)	(2,124)			(4,023,671)	543
96229.....	58-1641057.....	Cigna HealthCare of Georgia, Inc.....					(52,152)	20,237			(31,915)	10,605
95602.....	36-3385638.....	Cigna HealthCare of Illinois, Inc.....					(36,495,947)	64,149			(36,431,798)	21,513
95525.....	35-1679172.....	Cigna HealthCare of Indiana, Inc.....				(23,000)	(581,970)	(1,234,182)			(1,839,152)	577,396
	01-0418220.....	Cigna HealthCare of Maine, Inc.....		100,000			(6,371)	(660)			92,969	169
	02-0402111.....	Cigna HealthCare of Massachusetts, Inc.....									0	
	52-1404350.....	Cigna HealthCare Mid-Atlantic, Inc.....									0	
95493.....	02-0387749.....	Cigna HealthCare of New Hampshire, Inc.....									0	
95500.....	22-2720890.....	Cigna HealthCare of New Jersey, Inc.....					(9,749)				(9,749)	
95132.....	56-1479515.....	Cigna HealthCare of North Carolina, Inc.....					(26,562)	374,153			347,591	2,959
	23-2301807.....	Cigna HealthCare of Pennsylvania, Inc.....	(15,000,000)				(10,422,369)	943,190			(24,479,179)	159,613
95635.....	36-3359925.....	Cigna HealthCare of St. Louis, Inc.....									0	
95708.....	06-1185590.....	Cigna HealthCare of South Carolina, Inc.....					(1,982,653)	(25,090)			(2,007,743)	6,911
95606.....	62-1218053.....	Cigna HealthCare of Tennessee, Inc.....	(6,500,000)				(7,492,403)	(1,548)			(13,993,951)	396
95383.....	74-2767437.....	Cigna HealthCare of Texas, Inc.....		2,000,000			(618,457)				1,381,543	135,577

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
	62-1230908.....	Cigna HealthCare of Utah, Inc.....					(1,296,234)	(266,310)			(1,562,544)	278,270
	00-0000000.....	Temple Insurance Company Limited.....									0	
	86-3581583.....	Arizona Health Plan, Inc.....					(22,342)				(22,342)	
	02-0467679.....	Healthsource Properties, Inc.....									0	
	88-0241365.....	Managed Care Consultants, Inc.....									0	
	02-0515554.....	Cigna Benefit Technology Solutions, Inc.									0	
	35-1641636.....	Sagamore Health Network, Inc.									0	
	84-0985843.....	Cigna Healthcare Holdings, Inc.					1,108,495				1,108,495	
	93-1174749.....	Great-West Healthcare of Illinois, Inc.									0	
	02-0495422.....	Cigna Healthcare, Inc.....									0	
64548.....	13-2556568.....	Cigna Life Insurance Company of New York.....					(10,729)				(10,729)	
62308.....	06-0303370.....	Connecticut General Life Insurance Company.....	(17,900,000)				(441,902)	9,759,926			(8,581,976)	122,154,130
	81-2760646.....	CareAllies, LLC.....	(123,600,000)	26,789,764			(10,678,721)	(148,717,469)			(256,206,426)	(795,229,496)
	32-0222252.....	Cigna Onsite Health, LLC									0	
	00-0000000.....	Gillette Ridge Community Council, Inc.....					(13,576)				(13,576)	
	20-3700105.....	Gillette Ridge Golf LLC.....									0	
	52-2149519.....	Hazard Center Investment Company LLC.....									0	
	23-3074013.....	Tel-Drug of Pennsylvania, LLC									0	
	00-0000000.....	GRG Acquisitions LLC.....	(101,700,000)				(40,612)				(101,740,612)	
	27-5402196.....	Cigna Affiliates Realty Investment Group, LLC.....		305,757							305,757	
	00-0000000.....	Secon Properties, LP.....		(41,471,609)							(41,471,609)	
	00-0000000.....	Transwestern Federal Holdings, L.L.C.....									0	
	00-0000000.....	Transwestern Federal, L.L.C.....									0	
	27-3555688.....	CR Washington Street Investors LP.....									0	
	52-2099336.....	Dulles Town Center Mall, LLC.....									0	
	00-0000000.....	PUR Arbors Apartments Venture LLC.....									0	
	45-5499889.....	CG Seventh Street, LLC.....									0	
	00-0000000.....	Ideal Properties II LLC.....									0	
	80-0908244.....	Mallory Square Partners I, LLC.....									0	
	00-0000000.....	Houston Briar Forest Apartments Limited Partnership.....									0	
	00-0000000.....	SB-SNH LLC.....									0	
	00-0000000.....	680 Investors LLC.....									0	
	00-0000000.....	685 New Hampshire LLC.....									0	
	00-0000000.....	222 Main Street Caring GP LLC.....									0	
	46-4671745.....	222 Main Street Investors LP.....									0	
	00-0000000.....	Notch 8 Residential, L.L.C.....									0	
	00-0000000.....	UVL, LLC.....									0	
	46-4926192.....	3601 North Fairfax Drive Associates, LLC.....									0	
	47-4375626.....	Lakehills CM – CG LLC.....									0	
	30-0939067.....	Affiliated Hotel Subsidiary LLC.....									0	
	81-2650133.....	Berewick Apartments LLC.....									0	
	81-3389374.....	CIG-LEI Ygnacio Associates LLC.....									0	

Loyal American Life Insurance Company

SCHEDULE Y

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

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SCHEDULE Y

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

[illegible]

Loyal American Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
F37	43-1420563.....	Express Scripts, Inc.....					(365,240)				(365,240)	
	43-1832983.....	Express Scripts Services Co.					188,511,978				188,511,978	
	41-1627938.....	Diversified Pharmaceutical Services, Inc.....									.0	
	16-1526641.....	Diversified NY IPA, Inc.....									.0	
	43-1867735.....	ESI Mail Pharmacy Service, Inc.....									.0	
	20-5826948.....	Express Scripts Pharmaceutical Procurement, LLC.....									.0	
	27-3542089.....	Econdisc Contracting Solutions, LLC.....									.0	
	22-3114423.....	Express Scripts Sales Operations, Inc.....									.0	
	43-1869712.....	Express Scripts Specialty Distribution Services, Inc.....									.0	
	43-1925562.....	ESI Partnership									.0	
	41-2006555.....	ESI Resources, Inc.....									.0	
	43-1925556.....	ESI GP Holdings, Inc.....									.0	
	43-1869714.....	Express Scripts Utilization Management Company.....									.0	
	22-2230703.....	Express Scripts Strategic Development, Inc.									.0	
	75-3040465.....	Airport Holdings, LLC.....									.0	
	36-4369972.....	CuraScript, Inc.....									.0	
	35-1927379.....	Priority Healthcare Corporation.....									.0	
	04-3546044.....	Lynnfield Drug, Inc.....									.0	
	20-3229217.....	Freedom Service Company, LLC.....									.0	
	59-3761140.....	Priority Healthcare Distribution, Inc.....									.0	
	02-0523249.....	Freco, Inc.....									.0	
	58-2593075.....	Lynnfield Compounding Center, Inc.....									.0	
	61-1147068.....	SpectraCare, Inc.....									.0	
	61-1317695.....	SpectraCare Health Care Ventures, Inc.....									.0	
	61-1162797.....	Care Continuum, Inc.....									.0	
	51-0500147.....	Matrix GPO, LLC.....									.0	
	04-2992335.....	Healthbridge Reimbursement & Product Support, Inc.....									.0	
	47-2658932.....	Strategic Pharmaceutical Investments, LLC.....									.0	
	47-5292506.....	L&C Investments, LLC.....									.0	
	20-3126104.....	Express Scripts Senior Care Holdings, Inc.....									.0	
	20-3126075.....	Express Scripts Senior Care, Inc.....									.0	
	74-2974964.....	ESI Mail Order Processing, Inc. (/k/a NXI).....									.0	
	13918.....	27-3175443.....	Express Reinsurance Company.....								.0	
		43-1942542.....	Express Scripts Canada Holding Co.....								.0	
		00-0000000.....	Express Scripts Canada Co.....								.0	
		00-0000000.....	ESI Canada.....								.0	
		00-0000000.....	ESI GP Canada ULC.....								.0	
		00-0000000.....	ESI GP2 Canada ULC.....								.0	
		00-0000000.....	Express Scripts Canada Wholesale.....								.0	
		00-0000000.....	Express Scripts Canada Services (Ontario Partnership)								.0	
	00-0000000.....	Express Scripts Pharmacy Ontario, Ltd.....								.0		
	00-0000000.....	Express Scripts Pharmacy West, Ltd.....								.0		

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
53.9	86-1090522.....	MSIAZ I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	20-1749733.....	MSICA I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	20-1222347.....	MSICO I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	55-0840800.....	MSIFL, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	26-0181185.....	MSIMD I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	74-3122235.....	MSINC I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	03-0524694.....	MSINH, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	11-3715243.....	MSINH II, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	20-1749446.....	MSINJ I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	20-1761914.....	MSINV I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	27-5492993.....	MSI HT, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	27-5493148.....	MSI LT, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	27-5493321.....	MSI SAR-GW, LLC .....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	55-0840806.....	MSISC II, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	26-0336736.....	MSIVT I, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	20-2536458.....	MSIWA, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	16-1513067.....	Palladian Independent Practice Association, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	26-1937849.....	Palladian Health of Florida, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	59-3466707.....	Chiro Alliance Corporation.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	46-1543748.....	AS Acquisition Corp.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	27-3611739.....	HealthFortis, Inc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	71-0958489.....	DNA Direct, Inc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	95-4034089.....	Landmark Healthcare, Inc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	68-0393103.....	Landmark Healthcare Services, Inc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	86-0805962.....	Landmark Healthcare Colorado, Inc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
	45-5569416.....	QPID Health, LLC.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....
9999999.	Control Totals.....	.....	.....0	0	0	0	0	0	XXX	0	0	0

Loyal American Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING		Responses
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
APRIL FILING		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies)	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	YES
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Workers' Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
APRIL FILING		
41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
50.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

EXPLANATIONS:

BAR CODE:

Loyal American Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

1.
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11.
12. The data for this supplement is not required to be filed.



13.
14. The data for this supplement is not required to be filed.



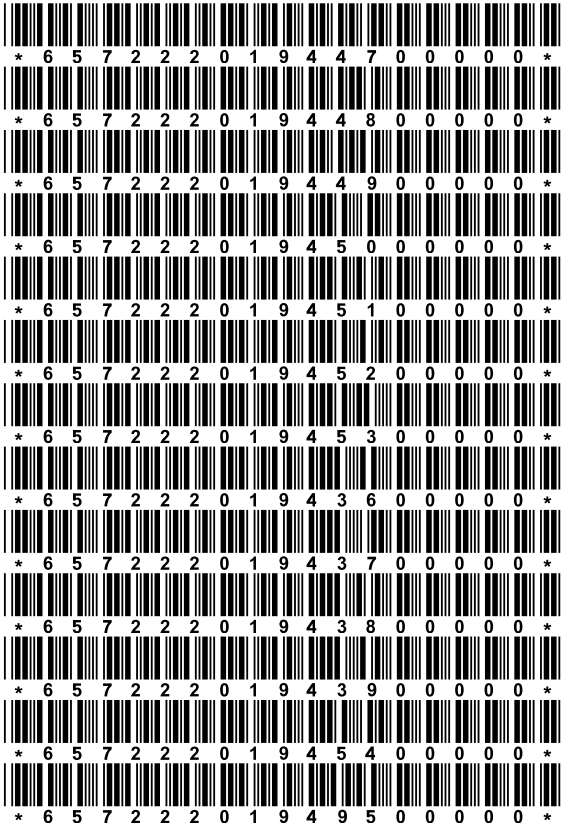
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19. The data for this supplement is not required to be filed.
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22. The data for this supplement is not required to be filed.
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29. The data for this supplement is not required to be filed.
30. The data for this supplement is not required to be filed.
31. The data for this supplement is not required to be filed.
32. The data for this supplement is not required to be filed.
33. The data for this supplement is not required to be filed.
34. The data for this supplement is not required to be filed.

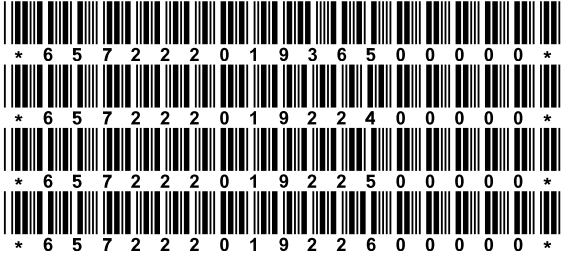


Loyal American Life Insurance Company

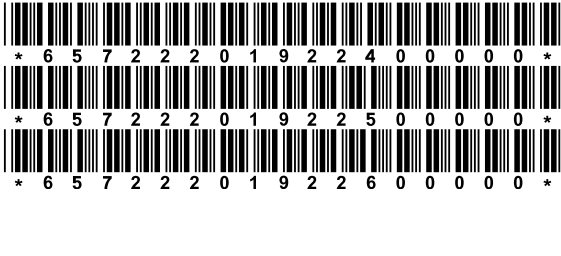
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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



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



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



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

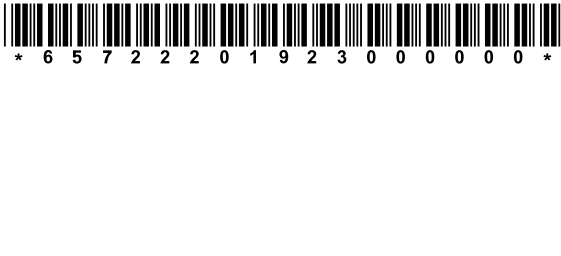


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43. The data for this supplement is not required to be filed.



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

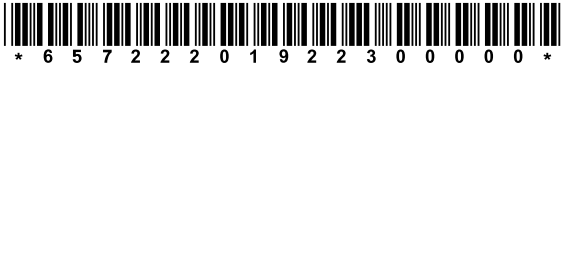


48.

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



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



Loyal American Life Insurance Company
Overflow Page for Write-Ins

Additional Write-ins for Exhibit 2:

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
		Life	Cost Containment					All Other
					Investment	Fraternal	Total
09.304. Allocated HO.....	24,571		2,359,190				2,383,761
09.305. Value Added Silver & Fit.....			993,476				993,476
09.306. Marketing Leads.....			325,386				325,386
09.307. Change in LAE.....	(1,407)		(222,850)				(224,257)
09.397. Summary of remaining write-ins for Line 9.3.....	23,164	0	3,455,202	0	0	0	3,478,366

Loyal American Life Insurance Company
Overflow Page for Write-Ins

Additional Write-ins for Schedule H:

		Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
1104.	11.04 Interest and adjustments on contract or deposit-type c	(359)	(0.0)	.....	.....0.0	.....	.....0.0	(2)	(0.0)	5	0.0	(362)	(0.0)	.....	.....0.0	.....	.....0.0	.....	.....0.0
1197.	Summary of remaining write-ins for Line 11	(359)	(0.0)	0	0.0	0	0.0	(2)	(0.0)	5	0.0	(362)	(0.0)	0	0.0	0	0.0	0	0.0

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Alaska



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MSX-AA-F-AK.....	F.....	NO...	30500.....	.09/15/2015				Modernized Medicare Supplement Insurance Plan	10,903	7,071	64.9	4	86,258	45,343	52.6	38
.....YES.....	LOYAL-MS-AA-F-AK.....	F.....	NO...	34000.....	.05/02/2013				Modernized Medicare Supplement Insurance Plan	106,271	93,362	87.9	41	56,339	43,896	77.9	22
.....YES.....	LOYAL-MS-AA-G-AK.....	G.....	NO...	34000.....	.05/02/2013				Modernized Medicare Supplement Insurance Plan	116,802	142,501	122.0	67	250,036	208,278	83.3	166
.....YES.....	LOYAL-MS-AA-N-AK.....	N.....	NO...	34000.....	.05/02/2013				Modernized Medicare Supplement Insurance Plan	39,427	29,761	75.5	30	46,310	29,536	63.8	46
.....YES.....	LOYAL-MSD-AA-F-AK.....	F.....	NO...	204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan	.....		.....0.0	.....	.....30,048	44,409	147.8	16
.....YES.....	LOYAL-MSD-AA-N-AK.....	N.....	NO...	204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan	.....		.....0.0	.....	.....12,090	5,223	43.2	15
.....YES.....	LOYAL-MSX-AA-G-AK.....	G.....	NO...	30500.....	.09/15/2015				Modernized Medicare Supplement Insurance Plan	.....		.....0.0	.....	.....63,641	72,536	114.0	36
.....YES.....	LOYAL-MSX-AA-HDF-AK.....	F.....	NO...	30500.....	.09/15/2015				Modernized Medicare Supplement Insurance Plan	4,226	10,735	254.0	5	24,550	5,570	22.7	32
.....YES.....	LOYAL-MSX-AA-N-AK.....	N.....	NO...	30500.....	.09/15/2015				Modernized Medicare Supplement Insurance Plan	7,408	585	7.9	4	75,884	99,575	131.2	42
.....YES.....	LOYAL-MSD-AA-G-AK.....	G.....	NO...	204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan	1,587	42	2.6	1	76,477	66,514	87.0	56
0199999.	Total Policy Experience on Individual Policies.....									286,624	284,057	99.1	152	721,633	620,880	86.0	469

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Alabama



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6201-AL.....	I.....	NO.....	34000.....	08/29/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	3,375.....	3,460.....	102.5.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-AL.....	J.....	NO.....	34000.....	08/29/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	63,494.....	47,032.....	74.1.....	14.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-F-AL.....	F.....	NO.....	34000.....	06/01/2010.....	.....	.....	.....09/30/2016.....	Modernized Medicare Supplement Insurance Plan	728,273.....	407,320.....	55.9.....	230.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-G-AL.....	G.....	NO.....	34000.....	06/01/2010.....	.....	.....	.....09/30/2016.....	Modernized Medicare Supplement Insurance Plan	272,405.....	189,988.....	69.7.....	97.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-N-AL.....	N.....	NO.....	34000.....	06/01/2010.....	.....	.....	.....09/30/2016.....	Modernized Medicare Supplement Insurance Plan	178,784.....	113,383.....	63.4.....	83.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6200-AL.....	H.....	NO.....	34000.....	08/29/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	5,349.....	(277).....	(5.2).....	1.....	.....	.....	.....0.0.....	.....
0199999.	Total Policy Experience on Individual Policies.....									1,251,680.....	760,906.....	60.8.....	426.....	0.....	0.....	0.0.....	0.....

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Arkansas



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-AR.....	F.....	NO...	34060.....	.09/22/2005	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	83,459	47,386	56.8	36	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-CR-D-AR.....	D.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	10,215	7,337	71.8	5	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-CR-N-AR.....	N.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	327,948	286,631	87.4	212	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-CR-G-AR.....	G.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	375,782	531,159	141.3	189	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-CR-F-AR.....	F.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,964,769	1,725,054	87.8	818	.....	.....	.....0.0	.....
.....YES.....	L-5235-AR.....	G.....	NO...	34060.....	.09/22/2005	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,718	8,406	309.3	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-CR-C-AR.....	C.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,383	(192)	(13.9)	.....	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									2,766,274	2,605,781	94.2	1,261	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Arizona



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-IA-G-AZ.....	G.....	NO.....	...34000.....	.06/01/2010	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	29,789	8,439	28.3	10	.....	.....	.....0.0	.....
.....YES.....	L-5233-AZ.....	D.....	NO.....	...34000.....	.11/22/2005	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,490	3,096	88.7	1	.....	.....	.....0.0	.....
.....YES.....	L-5234-AZ.....	F.....	NO.....	...34000.....	.11/22/2005	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	37,537	13,833	36.9	8	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-F-AZ.....	F.....	NO.....	...34000.....	.06/01/2010	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	75,883	58,604	77.2	20	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-N-AZ.....	N.....	NO.....	...34000.....	.06/01/2010	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	2,843	533	18.7	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									149,542	84,505	56.5	40	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....California



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-CA.....	F.....	NO.....	34060.....	04/02/2014.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	11,774,883	9,399,625	79.8	3,708	7,466,005	6,209,865	83.2	2,712
.....YES.....	LOYAL-MS-AA-G-CA.....	G.....	NO.....	34000.....	04/02/2014.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	3,125,367	2,607,332	83.4	1,418	11,240,962	10,883,817	96.8	6,338
.....YES.....	LOYAL-MS-AA-N-CA.....	N.....	NO.....	34060.....	04/02/2014.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	1,394,400	1,117,622	80.2	718	4,274,306	3,363,595	78.7	2,751
.....YES.....	LOYAL-MS-AA-A-CA.....	A.....	NO.....	34060.....	04/02/2014.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	8,504	1,780	20.9	3	3,089	941	30.5	.....
0199999.	Total Policy Experience on Individual Policies.....									16,303,154	13,126,359	80.5	5,847	22,984,362	20,458,218	89.0	11,801

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Colorado



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722
Title.....Actuarial Director.....Telephone Number.....512-807-4966

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-CO.....	F.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	1,055,712	715,455	67.8	335	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-CO.....	G.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	211,178	172,418	81.6	83	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-CO.....	N.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	26,558	26,139	98.4	11	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									1,293,448	914,012	70.7	429	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Connecticut



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-F-CT.....	F.....	NO.....	...34000.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	504,153	287,531	57.0	128	405,844	271,003	66.8	112
.....YES.....	LOYAL-MSD-CR-A-CT.....	A.....	NO.....	...204060.....	.05/23/2014				Modernized Medicare Supplement Insurance Plan	11,523	2,899	25.2	3	3,427	52	1.5	1
.....YES.....	LOYAL-MS-CR-G-CT.....	G.....	NO.....	...34000.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	609,360	443,614	72.8	187	864,095	488,466	56.5	267
.....YES.....	LOYAL-MS-CR-A-CT.....	A.....	NO.....	...34060.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	24,054	23,777	98.8	7			0.0	
.....YES.....	LOYAL-MS-CR-N-CT.....	N.....	NO.....	...34000.....	.11/08/2013				Modernized Medicare Supplement Insurance Plan	90,775	37,119	40.9	39	101,433	60,172	59.3	43
0199999.	Total Policy Experience on Individual Policies.....									1,239,865	794,940	64.1	364	1,374,799	819,693	59.6	423

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OFDistrict of Columbia

NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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



1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MSD-AA-N-DC.....	N.....	NO...	...204000.....	..08/05/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	8,195	6,643	81.1	5	6,054	2,246	37.1	3
.....YES.....	LOYAL-MS-AA-F-DC.....	F.....	NO...	...34000.....	..05/09/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	42,368	26,303	62.1	15	8,963	4,191	46.8	3
.....YES.....	LOYAL-MSX-AA-N-DC.....	N.....	NO...	...30500.....	..06/12/2015	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	1,432	(4)	(0.3)	1	8,709	2,296	26.4	5
.....YES.....	LOYAL-MSX-AA-HDF-DC.....	F.....	NO...	...30500.....	..06/12/2015	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....1,755	2,125	121.1	2
.....YES.....	LOYAL-MSX-AA-G-DC.....	G.....	NO...	...30500.....	..06/12/2015	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....13,536	3,739	27.6	6
.....YES.....	LOYAL-MSX-AA-F-DC.....	F.....	NO...	...30500.....	..06/12/2015	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	7,186	4,335	60.3	3	69,464	49,750	71.6	26
.....YES.....	LOYAL-MSD-AA-G-DC.....	G.....	NO...	...204000.....	..08/05/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	25,163	48,726	193.6	13	42,885	30,478	71.1	28
.....YES.....	LOYAL-MSD-AA-F-DC.....	F.....	NO...	...204000.....	..08/05/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	32,607	26,556	81.4	11	62,852	37,556	59.8	22
.....YES.....	LOYAL-MSD-AA-A-DC.....	A.....	NO...	...204000.....	..08/05/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-DC.....	G.....	NO...	...34000.....	..05/09/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	30,857	13,889	45.0	14	38,932	26,064	66.9	21
.....YES.....	LOYAL-MS-AA-A-DC.....	A.....	NO...	...34000.....	..05/09/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	.....	.....	.....0.0	.....	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-DC.....	N.....	NO...	...34000.....	..05/09/2013	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	5,523	287	5.2	4	6,495	1,443	22.2	5
0199999.	Total Policy Experience on Individual Policies.....									153,331	126,735	82.7	66	259,645	159,888	61.6	121

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Delaware



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016					Policies Issued in 2017, 2018 & 2019			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	11 Policy Marketing Trade Name	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Florida



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016					Policies Issued in 2017, 2018 & 2019			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims		Number of Covered Lives	Premiums Earned	Incurred Claims		Number of Covered Lives
											12	13			16	17	
											Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Georgia



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6201-GA.....	I.....	NO.....	34000.....	.09/22/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	16,209	4,448	27.4	5	.....	.....	.....0.0	.....
.....YES.....	L-6202-GA.....	J.....	NO.....	34000.....	.09/22/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	200,048	115,001	57.5	50	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-G-GA.....	G.....	NO.....	34060.....	.06/01/2010.....	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	200,914	166,886	83.1	73	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-N-GA.....	N.....	NO.....	34060.....	.06/01/2010.....	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	85,855	62,685	73.0	39	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-F-GA.....	F.....	NO.....	34060.....	.06/01/2010.....	.....	.....	.09/30/2016	Modernized Medicare Supplement Insurance Plan	492,852	365,205	74.1	147	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									995,878	714,225	71.7	314	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Hawaii



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-G-HI.....	G.....	NO...	34060.....	.01/03/2014				Modernized Medicare Supplement Insurance Plan	71,722	38,273	53.4	46	259,621	247,738	95.4	192
.....YES.....	LOYAL-MS-AA-N-HI.....	N.....	NO...	34060.....	.01/03/2014				Modernized Medicare Supplement Insurance Plan	7,053	4,166	59.1	4	51,050	43,235	84.7	36
.....YES.....	LOYAL-MSD-AA-A-HI.....	A.....	NO...	204060.....	.02/03/2014				Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MSD-AA-F-HI.....	F.....	NO...	204060.....	.02/03/2014				Modernized Medicare Supplement Insurance Plan	22,295	16,657	74.7	9	17,790	21,131	118.8	14
.....YES.....	LOYAL-MSD-AA-G-HI.....	G.....	NO...	204060.....	.02/03/2014				Modernized Medicare Supplement Insurance Plan	44,617	35,891	80.4	26	39,278	24,569	62.6	29
.....YES.....	LOYAL-MSD-AA-N-HI.....	N.....	NO...	204060.....	.02/03/2014				Modernized Medicare Supplement Insurance Plan	4,321	5,418	125.4	3	7,498	8,540	113.9	6
.....YES.....	LOYAL-MS-AA-F-HI.....	F.....	NO...	34060.....	.01/03/2014				Modernized Medicare Supplement Insurance Plan	54,912	30,876	56.2	27	146,131	144,246	98.7	90
0199999.	Total Policy Experience on Individual Policies.....									204,920	131,281	64.1	115	521,368	489,459	93.9	367

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Iowa



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-N-IA.....	N.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	57,731	30,294	52.5	27			0.0	
.....YES.....	L-5234-IA.....	F.....	NO...	...34000.....	.10/31/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	267,951	249,142	93.0	76			0.0	
.....YES.....	L-5235-IA.....	G.....	NO...	...34000.....	.10/31/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,233	4,968	53.8	1			0.0	
.....YES.....	L-6200-IA.....	H.....	NO...	...34000.....	.09/12/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,434	507	14.8	1			0.0	
.....YES.....	L-6201-IA.....	I.....	NO...	...34000.....	.09/12/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,089	129	4.2	1			0.0	
.....YES.....	L-6202-IA.....	J.....	NO...	...34000.....	.09/12/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	739,604	660,083	89.2	188			0.0	
.....YES.....	LOYAL-MS-AA-G-IA.....	G.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	62,969	33,287	52.9	21			0.0	
.....YES.....	LOYAL-MS-AA-F-IA.....	F.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	759,242	620,559	81.7	208			0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,903,253	1,598,969	84.0	523	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Idaho



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-IA-N-ID.....	N.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	162,098	85,666	52.8	90	6,399	4,586	71.7	4
.....YES.....	L-5234-ID.....	F.....	NO...	34000.....	.07/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	34,784	43,513	125.1	12			0.0	
.....YES.....	L-5235-ID.....	G.....	NO...	34000.....	.07/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	34,572	36,238	104.8	14			0.0	
.....YES.....	L-6202-ID.....	J.....	NO...	34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	281,870	180,329	64.0	78			0.0	
.....YES.....	LOYAL-MS-IA-A-ID.....	A.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	2,869	4,128	143.9	1			0.0	
.....YES.....	LOYAL-MS-IA-B-ID.....	B.....	NO...	34000.....	.08/04/2010				Modernized Medicare Supplement Insurance Plan	2,559	5,287	206.6	1			0.0	
.....YES.....	LOYAL-MS-IA-D-ID.....	D.....	NO...	34000.....	.08/04/2010				Modernized Medicare Supplement Insurance Plan	.....	.....430	0.0				0.0	
.....YES.....	LOYAL-MS-IA-F-ID.....	F.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	754,667	576,062	76.3	265	49,051	49,025	99.9	18
.....YES.....	LOYAL-MS-IA-G-ID.....	G.....	NO...	34000.....	.06/01/2010			.12/01/2018	Modernized Medicare Supplement Insurance Plan	156,234	122,138	78.2	67	47,197	23,027	48.8	23
.....YES.....	LOYAL-MSX-IA-F-MI.....	F.....	NO...	30500.....	.08/04/2015			.06/23/2019	Modernized Medicare Supplement Insurance Plan	76,024	40,183	52.9	31	392,625	287,789	73.3	161
.....YES.....	LOYAL-MSX-IA-HDF-MI.....	F.....	NO...	30500.....	.08/04/2015			.06/23/2019	Modernized Medicare Supplement Insurance Plan	2,360	(12)	(0.5)	3	22,055	2,405	10.9	24
.....YES.....	LOYAL-MSX-IA-N-MI.....	N.....	NO...	30500.....	.08/04/2015			.06/23/2019	Modernized Medicare Supplement Insurance Plan	30,645	22,700	74.1	17	202,929	128,899	63.5	121
.....YES.....	LOYAL-MSX-IA-G-MI.....	G.....	NO...	30500.....	.08/04/2015			.06/23/2019	Modernized Medicare Supplement Insurance Plan	35,571	16,469	46.3	17	293,247	204,378	69.7	139
0199999.	Total Policy Experience on Individual Policies.....									1,574,253	1,133,131	72.0	596	1,013,503	700,109	69.1	490

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Illinois



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5235-IL.....	G.....	NO...	...34060.....	.11/07/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	19,983	6,588	33.0	6			0.0	
.....YES.....	L-6200-IL.....	H.....	NO...	...34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,534	754	10.0	2			0.0	
.....YES.....	L-6201-IL.....	I.....	NO...	...34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,778	2,359	24.1	2			0.0	
.....YES.....	L-6202-IL.....	J.....	NO...	...34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,477,777	1,013,746	68.6	327			0.0	
.....YES.....	LOYAL-MS-AA-C-IL.....	C.....	NO...	...34060.....	.06/28/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	8,240	15,789	191.6	2			0.0	
.....YES.....	LOYAL-MS-AA-D-IL.....	D.....	NO...	...34060.....	.06/28/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	3,654	2,274	62.2	1			0.0	
.....YES.....	LOYAL-MS-AA-F-IL.....	F.....	NO...	...34060.....	.06/01/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	4,897,842	3,675,183	75.0	1,342			0.0	
.....YES.....	LOYAL-MS-AA-G-IL.....	G.....	NO...	...34060.....	.06/01/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	675,404	487,422	72.2	216			0.0	
.....YES.....	L-5234-IL.....	F.....	NO...	...34060.....	.11/07/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	384,173	302,956	78.9	82			0.0	
.....YES.....	LOYAL-MS-AA-N-IL.....	N.....	NO...	...34060.....	.06/01/2010			.01/04/2017	Modernized Medicare Supplement Insurance Plan	825,342	692,002	83.8	340			0.0	
0199999.	Total Policy Experience on Individual Policies.....									8,309,727	6,199,073	74.6	2,320	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Indiana



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5231-IN.....	B.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,142	1,051	33.5	1			0.0	
.....YES.....	L-5235-IN.....	G.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	192,214	171,429	89.2	45			0.0	
.....YES.....	L-6200-IN.....	H.....	NO...	34000.....	11/14/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	11,777	16,593	140.9	3			0.0	
.....YES.....	L-6201-IN.....	I.....	NO...	34000.....	11/14/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	11,995	4,409	36.8	3			0.0	
.....YES.....	L-6202-IN.....	J.....	NO...	34000.....	11/14/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	948,572	703,132	74.1	220			0.0	
.....YES.....	LOYAL-MS-AA-A-IN.....	A.....	NO...	34000.....	06/01/2010				Modernized Medicare Supplement Insurance Plan	5,373	4,092	76.2	3			0.0	
.....YES.....	LOYAL-MS-AA-B-IN.....	B.....	NO...	34000.....	07/26/2010				Modernized Medicare Supplement Insurance Plan	2,152	406	18.9	1			0.0	
.....YES.....	LOYAL-MS-AA-C-IN.....	C.....	NO...	34000.....	07/26/2010				Modernized Medicare Supplement Insurance Plan	18,082	22,313	123.4	5			0.0	
.....YES.....	LOYAL-MS-AA-D-IN.....	D.....	NO...	34000.....	07/26/2010				Modernized Medicare Supplement Insurance Plan	35,890	17,581	49.0	13	157	(149)	(94.9)	
.....YES.....	LOYAL-MS-AA-F-IN.....	F.....	NO...	34000.....	06/01/2010				Modernized Medicare Supplement Insurance Plan	4,479,521	3,246,670	72.5	1,507	147,158	72,562	49.3	49
.....YES.....	LOYAL-MS-AA-G-IN.....	G.....	NO...	34000.....	06/01/2010				Modernized Medicare Supplement Insurance Plan	1,070,233	844,178	78.9	442	222,610	147,789	66.4	104
.....YES.....	LOYAL-MS-AA-N-IN.....	N.....	NO...	34000.....	06/01/2010				Modernized Medicare Supplement Insurance Plan	1,306,983	1,217,016	93.1	654	267,634	257,670	96.3	138
.....YES.....	L-5234-IN.....	F.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	439,150	337,014	76.7	100			0.0	
.....YES.....	L-5233-IN.....	D.....	NO...	34000.....	12/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,129	638	20.4	1			0.0	
0199999.	Total Policy Experience on Individual Policies.....									8,528,213	6,586,522	77.2	2,998	637,559	477,872	75.0	291

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Kansas



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-KS.....	F.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	2,291,215	1,787,074	78.0	744	312,449	218,826	70.0	112
.....YES.....	L-6200-KS.....	H.....	NO...	34060.....	.11/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,980	259	8.7	1			0.0	
.....YES.....	L-6201-KS.....	I.....	NO...	34060.....	.11/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	35,789	25,414	71.0	9			0.0	
.....YES.....	LOYAL-MS-AA-A-KS.....	A.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	1,991	113	5.7	1			0.0	
.....YES.....	LOYAL-MS-AA-G-KS.....	G.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	196,890	142,243	72.2	77	287,037	257,038	89.5	134
.....YES.....	LOYAL-MS-AA-N-KS.....	N.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	64,327	49,511	77.0	31	23,693	23,870	100.7	12
.....YES.....	L-6202-KS.....	J.....	NO...	34060.....	.11/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	570,696	476,829	83.6	124			0.0	
0199999.	Total Policy Experience on Individual Policies.....									3,163,888	2,481,443	78.4	987	623,179	499,734	80.2	258

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019

(To Be Filed by March 1)

FOR THE STATE OF.....Kentucky



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-KY	A.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	3,899	9,390	240.8	2	7,576	1,748	23.1	2
.....YES.....	LOYAL-MS-AA-F-KY	F.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	2,743,356	1,915,210	69.8	904	93,808	65,789	70.1	33
.....YES.....	LOYAL-MS-AA-G-KY	G.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	476,902	354,301	74.3	186	558,503	388,349	69.5	218
.....YES.....	LOYAL-MS-AA-D-KY	D.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	2,998	1,256	41.9	1			0.0	
.....YES.....	LOYAL-MS-AA-N-KY	N.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	442,401	289,921	65.5	214	174,632	123,531	70.7	90
.....YES.....	LOYAL-MS-AA-B-KY	B.....	NO...	34000.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	1,997	1,049	52.5				0.0	
.....YES.....	L-5232-KY	C.....	NO...	34060.....	.08/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,891	5,832	149.9	1			0.0	
.....YES.....	L-5235-KY	G.....	NO...	34060.....	.08/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	20,720	10,734	51.8	5			0.0	
.....YES.....	L-5234-KY	F.....	NO...	34060.....	.08/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	273,650	229,173	83.7	65			0.0	
.....YES.....	L-5233-KY	D.....	NO...	34060.....	.08/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,659	2,176	81.8				0.0	
.....YES.....	L-5230-KY	A.....	NO...	34060.....	.08/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan		(5)	0.0				0.0	
.....YES.....	L-5231-KY	B.....	NO...	34060.....	.08/26/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	20,815	13,916	66.9	5			0.0	
.....YES.....	LOYAL-MS-AA-C-KY	C.....	NO...	34060.....	.06/01/2010				Modernized Medicare Supplement Insurance Plan	19,535	17,632	90.3	7			0.0	
0199999.	Total Policy Experience on Individual Policies.....									4,012,823	2,850,585	71.0	1,390	834,519	579,417	69.4	343

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Louisiana



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-LA.....	A.....	NO....	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,088	4,814	230.6	1			0.0	
.....YES.....	L-5231-LA.....	B.....	NO....	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	10,205	8,478	83.1	1			0.0	
.....YES.....	L-5232-LA.....	C.....	NO....	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,875	3,207	54.6	1			0.0	
.....YES.....	L-5235-LA.....	G.....	NO....	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	16,464	5,381	32.7	4			0.0	
.....YES.....	L-5333-LA.....	F.....	YES....	34060.....	.06/30/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,082	1,814	58.9	1			0.0	
.....YES.....	LOYAL-MS-AA-F-LA.....	F.....	NO....	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	607,843	430,878	70.9	180			0.0	
.....YES.....	LOYAL-MS-AA-G-LA.....	G.....	NO....	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	190,800	145,716	76.4	66			0.0	
.....YES.....	L-5234-LA.....	F.....	NO....	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	117,155	55,488	47.4	23			0.0	
.....YES.....	LOYAL-MS-AA-N-LA.....	N.....	NO....	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	96,565	45,960	47.6	39			0.0	
.....YES.....	L-5233-LA.....	D.....	NO....	34060.....	.11/09/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,483	5,191	115.8	1			0.0	
.....YES.....	LOYAL-MS-AA-C-LA.....	C.....	NO....	34060.....	.06/25/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	6,333	3,041	48.0	2			0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,060,893	709,968	66.9	319	0	0	0.0	0

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Massachusetts



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016					Policies Issued in 2017, 2018 & 2019				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	NONE	Policy Marketing Trade Name	Premiums Earned	Incurred Claims		Number of Covered Lives	Premiums Earned	Incurred Claims		Number of Covered Lives
												12	13			16	17	
												Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Maryland



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016					Policies Issued in 2017, 2018 & 2019			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims		Number of Covered Lives	Premiums Earned	Incurred Claims		Number of Covered Lives
											12	13			16	17	
											Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Maine



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-CR-G-ME.....	G.....	NO...	34000.....	.05/29/2013				Modernized Medicare Supplement Insurance Plan	183,180	126,007	68.8	77	1,676,881	1,204,604	71.8	727
.....YES.....	LOYAL-MSD-CR-N-ME.....	N.....	NO...	204000.....	.07/03/2013				Modernized Medicare Supplement Insurance Plan	10,025	24,567	245.1	4	23,926	13,343	55.8	20
.....YES.....	LOYAL-MSD-CR-G-ME.....	G.....	NO...	204000.....	.07/03/2013				Modernized Medicare Supplement Insurance Plan	69,642	43,588	62.6	29	140,846	79,353	56.3	72
.....YES.....	LOYAL-MSD-CR-F-ME.....	F.....	NO...	204000.....	.07/03/2013				Modernized Medicare Supplement Insurance Plan	12,470	5,599	44.9	3	8,972	1,826	20.4	4
.....YES.....	LOYAL-MS-CR-N-ME.....	N.....	NO...	34000.....	.05/29/2013				Modernized Medicare Supplement Insurance Plan	24,443	12,399	50.7	11	326,743	201,887	61.8	199
.....YES.....	LOYAL-MS-CR-F-ME.....	F.....	NO...	34000.....	.05/29/2013				Modernized Medicare Supplement Insurance Plan	48,783	30,326	62.2	16	159,127	129,862	81.6	51
.....YES.....	LOYAL-MS-CR-A-ME.....	A.....	NO...	34060.....	.05/29/2013				Modernized Medicare Supplement Insurance Plan	2,277	217	9.5	1	2,615	5,798	221.7	1
.....YES.....	LOYAL-MSD-CR-A-ME.....	A.....	NO...	204060.....	.07/03/2013				Modernized Medicare Supplement Insurance Plan			0.0			(34)	0.0	
0199999.	Total Policy Experience on Individual Policies.....									350,820	242,703	69.2	141	2,339,110	1,636,639	70.0	1,074

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Michigan



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-D-MI.....	D.....	NO...	34000.....	06/07/2010			12/04/2018	Modernized Medicare Supplement Insurance Plan	51,492	33,961	66.0	16			0.0	
.....YES.....	L-6200-MI.....	H.....	NO...	34000.....	08/19/2008			05/31/2010	Senior Class Medicare Supplement Insurance Plan	8,158	461	5.7	2			0.0	
.....YES.....	LOYAL-MSX-AA-N-MI.....	N.....	NO...	30500.....	09/24/2015				Modernized Medicare Supplement Insurance Plan	95,650	59,860	62.6	53	439,629	400,011	91.0	245
.....YES.....	L-6201-MI.....	I.....	NO...	34000.....	08/19/2008			05/31/2010	Senior Class Medicare Supplement Insurance Plan	13,819	2,751	19.9	3			0.0	
.....YES.....	L-6202-MI.....	J.....	NO...	34000.....	08/19/2008			05/31/2010	Senior Class Medicare Supplement Insurance Plan	440,001	208,174	47.3	99			0.0	
.....YES.....	LOYAL-MS-AA-C-MI.....	C.....	NO...	34000.....	06/01/2010			12/04/2018	Modernized Medicare Supplement Insurance Plan	39,850	24,343	61.1	11	4,063	2,927	72.0	2
.....YES.....	LOYAL-MSX-AA-HDF-MI.....	F.....	NO...	30500.....	09/24/2015				Modernized Medicare Supplement Insurance Plan	43,520	21,477	49.3	43	107,535	66,579	61.9	113
.....YES.....	LOYAL-MS-AA-G-MI.....	G.....	NO...	34000.....	06/01/2010			12/04/2018	Modernized Medicare Supplement Insurance Plan	807,679	637,881	79.0	303	7,643	5,393	70.6	3
.....YES.....	LOYAL-MS-AA-N-MI.....	N.....	NO...	34000.....	06/01/2010			12/04/2018	Modernized Medicare Supplement Insurance Plan	614,433	513,690	83.6	283		(22)	0.0	
.....YES.....	LOYAL-MSX-AA-F-MI.....	F.....	NO...	30500.....	09/24/2015				Modernized Medicare Supplement Insurance Plan	244,599	185,729	75.9	86	1,085,283	879,261	81.0	394
.....YES.....	LOYAL-MSX-AA-G-MI.....	G.....	NO...	30500.....	09/24/2015				Modernized Medicare Supplement Insurance Plan	84,227	39,485	46.9	40	523,827	422,597	80.7	246
.....YES.....	L-5234-MI.....	F.....	NO...	34000.....	09/21/2005			05/31/2010	Senior Class Medicare Supplement Insurance Plan	28,300	8,222	29.1	6			0.0	
.....YES.....	LOYAL-MS-AA-F-MI.....	F.....	NO...	34000.....	06/01/2010			12/04/2018	Modernized Medicare Supplement Insurance Plan	2,893,951	2,258,015	78.0	927	7	(203)	(2,900.0)	
.....YES.....	LOYAL-MS-AA-A-MI.....	A.....	NO...	34000.....	06/01/2010			12/04/2018	Modernized Medicare Supplement Insurance Plan	.....	.....32	0.0				0.0	
0199999.	Total Policy Experience on Individual Policies.....									5,365,679	3,994,081	74.4	1,872	2,167,987	1,776,543	81.9	1,003

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
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2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Minnesota



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-BASIC-MN.....	O.....	NO...	...34000.....	.06/01/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	449,783	420,997	93.6	177	2,537,139	1,346,963	53.1	1,096
.....YES.....	LOYAL-MS-COPAYMENT-MN	O.....	NO...	...34000.....	.06/01/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	7,653	1,636	21.4	3	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-EXTENDED-MN....	O.....	NO...	...34000.....	.06/01/2010	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	689,464	655,840	95.1	239	936,282	671,955	71.8	363
0199999.	Total Policy Experience on Individual Policies.....									1,146,900	1,078,473	94.0	419	3,473,421	2,018,918	58.1	1,459

GENERAL INTERROGATORIES

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Missouri



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-MO.....	H.....	NO...	34060.....	..08/26/2008			..05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,946	434	8.8	1			0.0	
.....YES.....	LOYAL-MS-IA-N-MO.....	N.....	NO...	34060.....	..06/01/2010				Modernized Medicare Supplement Insurance Plan	36,655	19,749	53.9	18	4,312	62	1.4	2
.....YES.....	LOYAL-MS-IA-G-MO.....	G.....	NO...	34060.....	..06/01/2010				Modernized Medicare Supplement Insurance Plan	211,404	194,890	92.2	85	73,878	52,382	70.9	30
.....YES.....	LOYAL-MS-IA-F-MO.....	F.....	NO...	34060.....	..06/01/2010				Modernized Medicare Supplement Insurance Plan	1,122,676	811,036	72.2	376	40,912	18,476	45.2	14
.....YES.....	LOYAL-MS-IA-A-MO.....	A.....	NO...	34060.....	..06/01/2010				Modernized Medicare Supplement Insurance Plan	1,792	(18)	(1.0)	1	4,589	1,571	34.2	2
.....YES.....	L-6201-MO.....	I.....	NO...	34060.....	..08/26/2008			..05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,375	3,607	56.6	2			0.0	
.....YES.....	L-6202-MO.....	J.....	NO...	34060.....	..08/26/2008			..05/31/2010	Senior Class Medicare Supplement Insurance Plan	518,965	347,652	67.0	136			0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,902,813	1,377,350	72.4	619	123,691	72,491	58.6	48

GENERAL INTERROGATORIES

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Mississippi



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-MS.....	A.....	NO....	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	11,220	6,170	55.0	5			0.0	
.....YES.....	L-5234-MS.....	F.....	NO....	34060.....	.07/29/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	127,721	144,928	113.5	28			0.0	
.....YES.....	L-5235-MS.....	G.....	NO....	34060.....	.07/29/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,439	4,539	315.4				0.0	
.....YES.....	L-5333-MS.....	F.....	YES...	34060.....	.03/11/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	211,784	153,365	72.4	64			0.0	
.....YES.....	L-5334-MS.....	G.....	YES...	34060.....	.03/11/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,697	10,128	375.5	1			0.0	
.....YES.....	L-6200-MS.....	H.....	NO....	34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,659	1,045	22.4	1			0.0	
.....YES.....	L-6201-MS.....	I.....	NO....	34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,266	834	25.5	1			0.0	
.....YES.....	LOYAL-MS-AA-B-MS.....	B.....	NO....	34060.....	.07/22/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	10,689	4,125	38.6	4			0.0	
.....YES.....	LOYAL-MS-AA-C-MS.....	C.....	NO....	34060.....	.07/22/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	19,623	6,610	33.7	6			0.0	
.....YES.....	LOYAL-MS-AA-D-MS.....	D.....	NO....	34000.....	.07/22/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	8,068	5,121	63.5	3			0.0	
.....YES.....	LOYAL-MS-AA-F-MS.....	F.....	NO....	34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,852,407	2,115,382	74.2	875			0.0	
.....YES.....	LOYAL-MS-AA-G-MS.....	G.....	NO....	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	426,150	295,116	69.3	160			0.0	
.....YES.....	LOYAL-MS-AA-N-MS.....	N.....	NO....	34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	373,686	273,629	73.2	175			0.0	
.....YES.....	L-6202-MS.....	J.....	NO....	34060.....	.11/20/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	662,664	436,480	65.9	151			0.0	
0199999.	Total Policy Experience on Individual Policies.....									4,716,073	3,457,472	73.3	1,474	0	0	0.0	0

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
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2.1 Address..... 11200 Lakeline Blvd Suite 100 Austin TX 78717

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Montana



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6201-MT.....	I.....	NO.....	34000.....	.02/25/2009.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,177	1,779	42.6	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-MT.....	N.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	19,047	23,699	124.4	9	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-MT.....	G.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	57,820	50,570	87.5	23	.....	.....	.....0.0	.....
.....YES.....	L-6202-MT.....	J.....	NO.....	34000.....	.02/25/2009.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	887,542	719,245	81.0	244	.....	.....	.....0.0	.....
.....YES.....	L-5234-MT.....	F.....	NO.....	34000.....	.09/19/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	17,764	14,402	81.1	4	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-MT.....	F.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	164,479	95,472	58.0	52	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									1,150,829	905,167	78.7	333	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....North Carolina



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-B-NC.....	B.....	NO.....	34000.....	.07/02/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	2,394	68	2.8	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-A-NC.....	A.....	NO.....	34060.....	.06/01/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	6,330	7,121	112.5	2	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-NC.....	N.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	237,589	132,522	55.8	106	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-NC.....	G.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	379,818	288,496	76.0	135	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-NC.....	F.....	NO.....	34000.....	.06/01/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	1,873,568	1,332,673	71.1	536	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-D-NC.....	D.....	NO.....	34000.....	.07/02/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	17,719	14,310	80.8	6	.....	.....	.....0.0	.....
.....YES.....	L-5232-NC.....	C.....	NO.....	34060.....	.08/16/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,361	1,320	30.3	1	.....	.....	.....0.0	.....
.....YES.....	L-6201-NC.....	I.....	NO.....	34000.....	.09/30/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	26,837	8,723	32.5	7	.....	.....	.....0.0	.....
.....YES.....	L-6200-NC.....	H.....	NO.....	34000.....	.09/30/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,432	8,082	125.7	1	.....	.....	.....0.0	.....
.....YES.....	L-5235-NC.....	G.....	NO.....	34000.....	.08/16/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	10,216	19,943	195.2	2	.....	.....	.....0.0	.....
.....YES.....	L-5234-NC.....	F.....	NO.....	34000.....	.08/16/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	175,273	113,535	64.8	40	.....	.....	.....0.0	.....
.....YES.....	L-5233-NC.....	D.....	NO.....	34000.....	.08/16/2005.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,620	846	23.4	1	.....	.....	.....0.0	.....
.....YES.....	L-6202-NC.....	J.....	NO.....	34060.....	.09/30/2008.....	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,031,531	601,988	58.4	231	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-C-NC.....	C.....	NO.....	34060.....	.07/02/2010.....	.....	.....	.01/31/2017	Modernized Medicare Supplement Insurance Plan	43,446	27,199	62.6	12	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									3,819,134	2,556,826	66.9	1,081	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....North Dakota



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6202-ND.....	J.....	NO...	34000.....	10/21/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	11,758.....	4,984.....	42.4.....	3.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-F-ND.....	F.....	NO...	34000.....	06/01/2010.....	.....	.....	.....11/01/2016.....	Modernized Medicare Supplement Insurance Plan	47,465.....	33,273.....	70.1.....	15.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-G-ND.....	G.....	NO...	34000.....	06/01/2010.....	.....	.....	.....11/01/2016.....	Modernized Medicare Supplement Insurance Plan	6,896.....	12,350.....	179.1.....	3.....	.....	.....	.....0.0.....	.....
0199999.	Total Policy Experience on Individual Policies.....									66,119.....	50,607.....	76.5.....	21.....	0.....	0.....	0.0.....	0.....

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Nebraska



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-NE.....	F.....	NO...	34000.....	.09/13/2005	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	105,602	130,793	123.9	23	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-NE.....	N.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	13,274	1,316	9.9	6	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-NE.....	G.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	91,350	80,706	88.3	33	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-NE.....	F.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	994,739	881,126	88.6	302	.....	.....	.....0.0	.....
.....YES.....	L-6202-NE.....	J.....	NO...	34000.....	.10/08/2008	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	554,740	367,989	66.3	133	.....	.....	.....0.0	.....
.....YES.....	L-5235-NE.....	G.....	NO...	34000.....	.09/13/2005	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	7,465	2,173	29.1	1	.....	.....	.....0.0	.....
.....YES.....	L-6200-NE.....	H.....	NO...	34000.....	.10/08/2008	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,576	722	20.2	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									1,770,746	1,464,825	82.7	499	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....New Hampshire



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-IA-F-NH.....	F.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	9,142	3,054	33.4	2	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-IA-G-NH.....	G.....	NO...	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	6,298	3,645	57.9	1	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									15,440	6,699	43.4	3	0	0	0.0	0

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GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....New Jersey



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MSD-AA-C-NJ.....	C.....	NO...	204060.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	39,914	22,881	57.3	16	5,162	2,694	52.2	2
.....YES.....	LOYAL-MS-AA-C-NJ.....	C.....	NO...	34060.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	120,013	207,854	173.2	50	77,958	218,295	280.0	29
.....YES.....	LOYAL-MSD-AA-N-NJ.....	N.....	NO...	204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	197,701	160,386	81.1	113	166,445	111,918	67.2	97
.....YES.....	LOYAL-MSD-AA-G-NJ.....	G.....	NO...	204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	646,964	524,834	81.1	299	603,195	434,584	72.0	307
.....YES.....	LOYAL-MSD-AA-F-NJ.....	F.....	NO...	204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan	605,215	455,180	75.2	209	498,662	356,233	71.4	195
.....YES.....	LOYAL-MS-AA-N-NJ.....	N.....	NO...	34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	736,532	597,311	81.1	423	722,432	492,726	68.2	457
.....YES.....	LOYAL-MS-AA-F-NJ.....	F.....	NO...	34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	3,726,400	3,110,934	83.5	1,327	3,655,388	3,005,255	82.2	1,479
.....YES.....	LOYAL-MS-AA-G-NJ.....	G.....	NO...	34000.....	.05/16/2013				Modernized Medicare Supplement Insurance Plan	3,453,790	2,988,338	86.5	1,551	4,358,936	3,585,706	82.3	2,310
.....YES.....	LOYAL-MSD-AA-A-NJ.....	A.....	NO...	204000.....	.07/12/2013				Modernized Medicare Supplement Insurance Plan			0.0		2,449	1,811	73.9	1
0199999.	Total Policy Experience on Individual Policies.....									9,526,529	8,067,718	84.7	3,988	10,090,627	8,209,222	81.4	4,877

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....New Mexico



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6201-NM.....	I.....	NO.....	...34000.....	.10/07/2008	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	15,513	10,045	64.8	5	.....	.....	.....0.0	.....
.....YES.....	L-6202-NM.....	J.....	NO.....	...34000.....	.10/07/2008	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	309,744	239,074	77.2	82	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-NM.....	F.....	NO.....	...34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	227,573	141,494	62.2	75	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-NM.....	G.....	NO.....	...34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	48,418	34,173	70.6	19	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-NM.....	N.....	NO.....	...34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	12,154	8,493	69.9	6	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									613,402	433,279	70.6	187	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Nevada



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016					Policies Issued in 2017, 2018 & 2019			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims		Number of Covered Lives	Premiums Earned	Incurred Claims		Number of Covered Lives
											12	13			16	17	
											Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....New York



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016					Policies Issued in 2017, 2018 & 2019			
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims		Number of Covered Lives	Premiums Earned	Incurred Claims		Number of Covered Lives
											12	13			16	17	
											Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Ohio



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-C-OH.....	C.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	187,594	122,216	65.1	48			0.0	
.....YES.....	LOYAL-MS-AA-N-OH.....	N.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	373,418	242,614	65.0	154			0.0	
.....YES.....	LOYAL-MS-AA-G-OH.....	G.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	365,048	255,517	70.0	114			0.0	
.....YES.....	LOYAL-MS-AA-D-OH.....	D.....	NO...	34000.....	.07/12/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	17,632	27,611	156.6	3			0.0	
.....YES.....	L-6202-OH.....	J.....	NO...	34060.....	.09/05/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	682,822	392,750	57.5	143			0.0	
.....YES.....	L-6201-OH.....	I.....	NO...	34060.....	.09/05/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,456	(365)	(6.7)	1			0.0	
.....YES.....	L-5235-OH.....	G.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	29,509	15,891	53.9	7			0.0	
.....YES.....	L-5234-OH.....	F.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	190,402	148,614	78.1	38			0.0	
.....YES.....	L-5233-OH.....	D.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	19,532	1,187	6.1	4			0.0	
.....YES.....	L-5232-OH.....	C.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	29,503	21,831	74.0	7			0.0	
.....YES.....	L-5231-OH.....	B.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	206	(537)	(260.7)				0.0	
.....YES.....	L-5230-OH.....	A.....	NO...	34000.....	.08/10/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,246	18,700	576.1	1			0.0	
.....YES.....	L-6200-OH.....	H.....	NO...	34060.....	.09/05/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	(98)	3,475	(3,545.9)				0.0	
.....YES.....	LOYAL-MS-AA-F-OH.....	F.....	NO...	34000.....	.06/01/2010			.08/09/2017	Modernized Medicare Supplement Insurance Plan	1,522,985	934,659	61.4	399			0.0	
0199999.	Total Policy Experience on Individual Policies.....									3,427,255	2,184,163	63.7	919	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Oklahoma



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-OK.....	H.....	NO...	...34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	10,628	2,872	27.0	3			0.0	
.....YES.....	LOYAL-MS-AA-N-OK.....	N.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	52,338	117,419	224.3	23			0.0	
.....YES.....	LOYAL-MS-AA-G-OK.....	G.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	38,360	22,632	59.0	13			0.0	
.....YES.....	LOYAL-MS-AA-F-OK.....	F.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	388,852	246,110	63.3	109			0.0	
.....YES.....	LOYAL-MS-AA-A-OK.....	A.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	10,858	21,678	199.7	4			0.0	
.....YES.....	L-6201-OK.....	I.....	NO...	...34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan		6	0.0				0.0	
.....YES.....	L-5235-OK.....	G.....	NO...	...34000.....	.08/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	29,171	17,228	59.1	7			0.0	
.....YES.....	L-5234-OK.....	F.....	NO...	...34000.....	.08/18/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	186,047	157,521	84.7	41			0.0	
.....YES.....	L-6202-OK.....	J.....	NO...	...34060.....	.08/28/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	590,115	480,060	81.4	131			0.0	
0199999.	Total Policy Experience on Individual Policies.....									1,306,369	1,065,526	81.6	331	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Oregon



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-B-OR.....	B.....	NO...	34060.....	06/10/2010.....				Modernized Medicare Supplement Insurance Plan			0.0		3,208	1,553	48.4	1
.....YES.....	LOYAL-MS-AA-N-OR.....	N.....	NO...	34060.....	06/01/2010.....				Modernized Medicare Supplement Insurance Plan	311,880	355,253	113.9	159	1,652,335	1,521,623	92.1	1,023
.....YES.....	LOYAL-MS-AA-G-OR.....	G.....	NO...	34060.....	06/01/2010.....				Modernized Medicare Supplement Insurance Plan	486,448	342,587	70.4	214	10,191,530	8,416,119	82.6	6,046
.....YES.....	LOYAL-MS-AA-F-OR.....	F.....	NO...	34060.....	06/01/2010.....				Modernized Medicare Supplement Insurance Plan	1,917,927	1,415,287	73.8	632	3,927,828	3,508,599	89.3	1,507
.....YES.....	LOYAL-MS-AA-D-OR.....	D.....	NO...	34060.....	06/10/2010.....				Modernized Medicare Supplement Insurance Plan	21,753	41,083	188.9	7	17,967	42,561	236.9	6
.....YES.....	LOYAL-MS-AA-C-OR.....	C.....	NO...	34060.....	06/10/2010.....				Modernized Medicare Supplement Insurance Plan	34,191	26,421	77.3	7	16,927	12,250	72.4	7
.....YES.....	L-6202-OR.....	J.....	NO...	34060.....	10/13/2008.....			05/31/2010	Senior Class Medicare Supplement Insurance Plan	467,411	288,143	61.6	109			0.0	
.....YES.....	L-6201-OR.....	I.....	NO...	34060.....	10/13/2008.....			05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,808	1,594	41.9	1			0.0	
.....YES.....	L-6200-OR.....	H.....	NO...	34060.....	10/13/2008.....			05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,277	938	28.6	1			0.0	
.....YES.....	L-5235-OR.....	G.....	NO...	34060.....	09/08/2005.....			05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,683	13,515	237.8	2			0.0	
.....YES.....	L-5234-OR.....	F.....	NO...	34060.....	09/08/2005.....			05/31/2010	Senior Class Medicare Supplement Insurance Plan	39,672	20,100	50.7	10			0.0	
.....YES.....	L-5230-OR.....	A.....	NO...	34060.....	09/08/2005.....			05/31/2010	Senior Class Medicare Supplement Insurance Plan	2,492	291	11.7	1			0.0	
.....YES.....	LOYAL-MS-AA-A-OR.....	A.....	NO...	34060.....	06/01/2010.....				Modernized Medicare Supplement Insurance Plan			0.0		3,317	526	15.9	2
0199999.	Total Policy Experience on Individual Policies.....									3,294,542	2,505,212	76.0	1,143	15,813,112	13,503,231	85.4	8,592

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Pennsylvania



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5234-PA.....	F.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	117,939	73,648	62.4	36			0.0	
.....YES.....	L-5232-PA.....	C.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	6,593	3,842	58.3	2			0.0	
.....YES.....	LOYAL-MS-AA-N-PA.....	N.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	747,493	485,657	65.0	290			0.0	
.....YES.....	LOYAL-MS-AA-G-PA.....	G.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	437,011	231,994	53.1	122			0.0	
.....YES.....	LOYAL-MS-AA-F-PA.....	F.....	NO...	...34060.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	1,794,721	989,044	55.1	479			0.0	
.....YES.....	LOYAL-MS-AA-D-PA.....	D.....	NO...	...34060.....	.06/10/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	8,264	6,663	80.6	3			0.0	
.....YES.....	L-5235-PA.....	G.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	16,639	6,524	39.2	5			0.0	
.....YES.....	L-5233-PA.....	D.....	NO...	...34060.....	.12/02/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	41,036	45,358	110.5	11			0.0	
.....YES.....	LOYAL-MS-AA-C-PA.....	C.....	NO...	...34060.....	.06/10/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	4,253	4,616	108.5	1			0.0	
0199999.	Total Policy Experience on Individual Policies.....									3,173,949	1,847,346	58.2	949	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Rhode Island



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019				
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims		Number of Covered Lives	Premiums Earned	Incurred Claims		Number of Covered Lives
											12	13			16	17	
											Amount	Percent of Premiums Earned			Amount	Percent of Premiums Earned	

NONE

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....South Carolina



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-C-SC.....	C.....	NO...	...34000.....	.08/25/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	13,944	11,172	80.1	5			0.0	
.....YES.....	LOYAL-MS-AA-F-SC.....	F.....	NO...	...34000.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	2,862,618	1,925,081	67.2	839			0.0	
.....YES.....	LOYAL-MS-AA-G-SC.....	G.....	NO...	...34000.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	608,364	425,474	69.9	211			0.0	
.....YES.....	LOYAL-MS-AA-D-SC.....	D.....	NO...	...34000.....	.08/25/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	9,363	4,035	43.1	3			0.0	
.....YES.....	L-6201-SC.....	I.....	NO...	...34000.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	57,173	28,344	49.6	19			0.0	
.....YES.....	L-6200-SC.....	H.....	NO...	...34000.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	21,887	14,497	66.2	6			0.0	
.....YES.....	L-6202-SC.....	J.....	NO...	...34000.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	1,377,262	1,008,057	73.2	382			0.0	
.....YES.....	L-5235-SC.....	G.....	NO...	...34000.....	.12/29/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	41,437	33,836	81.7	14			0.0	
.....YES.....	L-5234-SC.....	F.....	NO...	...34000.....	.12/29/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	169,789	118,719	69.9	49			0.0	
.....YES.....	LOYAL-MS-AA-N-SC.....	N.....	NO...	...34000.....	.06/01/2010			.09/30/2016	Modernized Medicare Supplement Insurance Plan	289,019	177,045	61.3	128			0.0	
0199999.	Total Policy Experience on Individual Policies.....									5,450,856	3,746,260	68.7	1,656	0	0	0.0	0

GENERAL INTERROGATORIES

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OFSouth Dakota



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-A-SD.....	A.....	NO.....	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,773	30	1.1	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-N-SD.....	N.....	NO.....	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,009	1,723	85.8	1	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-SD.....	F.....	NO.....	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	287,488	215,027	74.8	92	.....	.....	.....0.0	.....
.....YES.....	L-6202-SD.....	J.....	NO.....	34060.....	.08/01/2008	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	386,110	248,493	64.4	101	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-SD.....	G.....	NO.....	34060.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	20,163	25,189	124.9	8	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									698,543	490,462	70.2	203	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Tennessee



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5235-TN.....	G.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	29,566	34,403	116.4	7			0.0	
.....YES.....	LOYAL-MS-AA-G-TN.....	G.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	786,343	537,175	68.3	285			0.0	
.....YES.....	LOYAL-MS-AA-F-TN.....	F.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	6,453,573	4,197,547	65.0	1,975			0.0	
.....YES.....	LOYAL-MS-AA-N-TN.....	N.....	NO...	...34060.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	951,334	690,687	72.6	451			0.0	
.....YES.....	LOYAL-MS-AA-D-TN.....	D.....	NO...	...34060.....	.07/30/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	33,678	36,493	108.4	9			0.0	
.....YES.....	LOYAL-MS-AA-B-TN.....	B.....	NO...	...34060.....	.07/30/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	19,745	16,448	83.3	6			0.0	
.....YES.....	L-5234-TN.....	F.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	118,832	47,745	40.2	28			0.0	
.....YES.....	L-5233-TN.....	D.....	NO...	...34000.....	.09/15/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	.....	.....(36)	0.0				0.0	
.....YES.....	LOYAL-MS-AA-C-TN.....	C.....	NO...	...34060.....	.07/30/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	13,797	16,694	121.0	4			0.0	
0199999.	Total Policy Experience on Individual Policies.....									8,406,868	5,577,156	66.3	2,765	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Texas



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5334-TX.....	G.....	YES.....	34000.....	02/14/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	20,879.....	13,029.....	62.4.....	7.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-G-TX.....	G.....	NO.....	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	1,152,944.....	985,218.....	85.5.....	423.....	701,875.....	562,445.....	80.1.....	283.....
.....YES.....	LOYAL-MS-AA-F-TX.....	F.....	NO.....	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	3,556,704.....	2,850,534.....	80.1.....	961.....	106,176.....	105,630.....	99.5.....	34.....
.....YES.....	LOYAL-MS-AA-D-TX.....	D.....	NO.....	34000.....	08/05/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	21,948.....	17,397.....	79.3.....	6.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-C-TX.....	C.....	NO.....	34000.....	08/05/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	6,776.....	382.....	5.6.....	2.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-B-TX.....	B.....	NO.....	34000.....	08/05/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	2,884.....	16.....	0.6.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-A-TX.....	A.....	NO.....	34060.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	108,275.....	159,532.....	147.3.....	27.....	.....	.....	.....0.0.....	.....
.....YES.....	L-6202-TX.....	J.....	NO.....	34000.....	09/03/2008.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	4,262,800.....	3,345,848.....	78.5.....	907.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-N-TX.....	N.....	NO.....	34000.....	06/01/2010.....	.....	.....	.....	Modernized Medicare Supplement Insurance Plan	850,760.....	802,716.....	94.4.....	394.....	416,927.....	412,001.....	98.8.....	197.....
.....YES.....	L-5333-TX.....	F.....	YES.....	34000.....	02/14/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	6,764.....	1,213.....	17.9.....	2.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5332-TX.....	D.....	YES.....	34000.....	02/14/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	2,758.....	2,456.....	89.1.....	1.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5235-TX.....	G.....	NO.....	34000.....	10/19/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	139,950.....	156,970.....	112.2.....	33.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5234-TX.....	F.....	NO.....	34000.....	10/19/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	1,337,407.....	1,080,320.....	80.8.....	313.....	.....	.....	.....0.0.....	.....
.....YES.....	L-5233-TX.....	D.....	NO.....	34000.....	10/19/2005.....	.....	.....	.....05/31/2010.....	Senior Class Medicare Supplement Insurance Plan	12,359.....	6,252.....	50.6.....	3.....	.....	.....	.....0.0.....	.....

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Texas



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
.....YES.....	L-5232-TX.....	C.....	NO...	34000.....	.10/19/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	9,121	8,795	96.4	2			0.0	
.....YES.....	L-5230-TX.....	A.....	NO...	34060.....	.02/14/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	5,845	3,840	65.7				0.0	
.....YES.....	L-6201-TX.....	I.....	NO...	34000.....	.09/03/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	862,092	674,118	78.2	231			0.0	
.....YES.....	L-6200-TX.....	H.....	NO...	34000.....	.09/03/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	540,730	419,744	77.6	139			0.0	
0199999.	Total Policy Experience on Individual Policies.....									12,900,996	10,528,380	81.6	3,452	1,224,978	1,080,076	88.2	514

360.1

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Utah



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-6200-UT.....	H.....	NO...	...34000.....	.10/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan		15	0.0				0.0	
.....YES.....	LOYAL-MS-AA-N-UT.....	N.....	NO...	...34000.....	.06/01/2010			.01/02/2017	Modernized Medicare Supplement Insurance Plan	142,828	100,305	70.2	71			0.0	
.....YES.....	LOYAL-MS-AA-G-UT.....	G.....	NO...	...34000.....	.06/01/2010			.01/02/2017	Modernized Medicare Supplement Insurance Plan	45,672	17,797	39.0	19			0.0	
.....YES.....	L-6202-UT.....	J.....	NO...	...34000.....	.10/04/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	195,196	104,369	53.5	50			0.0	
.....YES.....	LOYAL-MS-AA-F-UT.....	F.....	NO...	...34000.....	.06/01/2010			.01/02/2017	Modernized Medicare Supplement Insurance Plan	226,910	104,631	46.1	71			0.0	
0199999.	Total Policy Experience on Individual Policies.....									610,606	327,117	53.6	211	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Virginia



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-F-VA.....	F.....	NO...	34000.....	06/01/2010.....	.....	.....	.....11/01/2016.....	Modernized Medicare Supplement Insurance Plan	644,350.....	455,048.....	70.6.....	207.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-G-VA.....	G.....	NO...	34000.....	06/01/2010.....	.....	.....	.....11/01/2016.....	Modernized Medicare Supplement Insurance Plan	207,680.....	151,108.....	72.8.....	81.....	.....	.....	.....0.0.....	.....
.....YES.....	LOYAL-MS-AA-N-VA.....	N.....	NO...	34000.....	06/01/2010.....	.....	.....	.....11/01/2016.....	Modernized Medicare Supplement Insurance Plan	21,220.....	22,721.....	107.1.....	10.....	.....	.....	.....0.0.....	.....
0199999.	Total Policy Experience on Individual Policies.....									873,250.....	628,877.....	72.0.....	298.....	0.....	0.....	0.0.....	0.....

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)
FOR THE STATE OF.....Vermont



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MSD-CR-A-VT.....	A.....	NO...	...204060.....	.07/25/2013				Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MSD-CR-G-VT.....	G.....	NO...	...204060.....	.07/25/2013				Modernized Medicare Supplement Insurance Plan	28,017	18,439	65.8	13	93,526	47,774	51.1	54
.....YES.....	LOYAL-MSD-CR-F-VT.....	F.....	NO...	...204060.....	.07/25/2013				Modernized Medicare Supplement Insurance Plan	25,154	26,742	106.3	9	31,908	31,005	97.2	13
.....YES.....	LOYAL-MS-CR-G-VT.....	G.....	NO...	...34060.....	.06/18/2013				Modernized Medicare Supplement Insurance Plan	183,523	119,731	65.2	83	673,366	487,823	72.4	366
.....YES.....	LOYAL-MS-CR-F-VT.....	F.....	NO...	...34060.....	.06/18/2013				Modernized Medicare Supplement Insurance Plan	181,181	117,661	64.9	75	1,164,163	958,826	82.4	517
.....YES.....	LOYAL-MS-CR-A-VT.....	A.....	NO...	...34060.....	.06/18/2013				Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MSD-CR-N-VT.....	N.....	NO...	...204060.....	.07/25/2013				Modernized Medicare Supplement Insurance Plan	21,691	9,372	43.2	13	27,210	11,460	42.1	21
.....YES.....	LOYAL-MS-CR-N-VT.....	N.....	NO...	...34060.....	.06/18/2013				Modernized Medicare Supplement Insurance Plan	92,157	71,047	77.1	54	310,190	171,135	55.2	214
0199999.	Total Policy Experience on Individual Policies.....									531,723	362,992	68.3	247	2,300,363	1,708,023	74.3	1,185

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Washington



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MSD-CR-N-WA.....	N.....	NO...	...204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan	97,505	78,204	80.2	61	794,320	644,699	81.2	569
.....YES.....	LOYAL-MS-CR-A-WA.....	A.....	NO...	...34000.....	.06/20/2013				Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MS-CR-F-WA.....	F.....	NO...	...34000.....	.06/20/2013				Modernized Medicare Supplement Insurance Plan	87,093	72,305	83.0	28	1,482,918	1,121,942	75.7	523
.....YES.....	LOYAL-MS-CR-G-WA.....	G.....	NO...	...34000.....	.06/20/2013				Modernized Medicare Supplement Insurance Plan	723,240	638,532	88.3	285	25,797,982	23,180,089	89.9	13,155
.....YES.....	LOYAL-MS-CR-N-WA.....	N.....	NO...	...34000.....	.06/20/2013				Modernized Medicare Supplement Insurance Plan	271,688	266,754	98.2	163	7,058,675	5,683,440	80.5	5,287
.....YES.....	LOYAL-MSD-CR-A-WA.....	A.....	NO...	...204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan			0.0				0.0	
.....YES.....	LOYAL-MSD-CR-F-WA.....	F.....	NO...	...204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan	102,841	128,735	125.2	35	400,034	433,924	108.5	146
.....YES.....	LOYAL-MSD-CR-G-WA.....	G.....	NO...	...204000.....	.08/21/2013				Modernized Medicare Supplement Insurance Plan	321,935	239,390	74.4	141	3,696,751	3,164,130	85.6	1,852
0199999.	Total Policy Experience on Individual Policies.....									1,604,302	1,423,920	88.8	713	39,230,680	34,228,224	87.2	21,532

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Wisconsin



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016			Policies Issued in 2017, 2018 & 2019				
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5220-WI.....	O.....	NO...	34060.....	04/23/2004	.....	.....	.....05/31/2010	Senior Class Medicare Supplement Insurance Plan	82,388	53,219	64.6	14	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-WI.....	O.....	NO...	34060.....	06/01/2010	.....	.....	.....09/30/2016	Modernized Medicare Supplement Insured Plan	206,163	181,692	88.1	61	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									288,551	234,911	81.4	75	0	0	0.0	0

360

GENERAL INTERROGATORIES

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

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

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

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

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....West Virginia



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	L-5232-WV.....	C.....	NO...	...34000.....	.08/25/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	4,004	2,705	67.6	1			0.0	
.....YES.....	L-5234-WV.....	F.....	NO...	...34000.....	.08/25/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	10,937	8,091	74.0	3			0.0	
.....YES.....	L-5235-WV.....	G.....	NO...	...34000.....	.08/25/2005			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	3,834	908	23.7	1			0.0	
.....YES.....	L-6202-WV.....	J.....	NO...	...34060.....	.09/24/2008			.05/31/2010	Senior Class Medicare Supplement Insurance Plan	148,379	63,249	42.6	37			0.0	
.....YES.....	LOYAL-MS-AA-D-WV.....	D.....	NO...	...34000.....	.06/23/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	2,971	33	1.1	1			0.0	
.....YES.....	LOYAL-MS-AA-F-WV.....	F.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	274,094	170,006	62.0	78			0.0	
.....YES.....	LOYAL-MS-AA-G-WV.....	G.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	42,290	14,274	33.8	16			0.0	
.....YES.....	LOYAL-MS-AA-N-WV.....	N.....	NO...	...34000.....	.06/01/2010			.11/01/2016	Modernized Medicare Supplement Insurance Plan	87,946	58,481	66.5	38			0.0	
0199999.	Total Policy Experience on Individual Policies.....									574,455	317,747	55.3	175	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

GENERAL INTERROGATORIES

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

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For the Year Ended December 31, 2019
(To Be Filed by March 1)

FOR THE STATE OF.....Wyoming



NAIC Group Code.....0901
Address (City, State and Zip Code).....11200 Lakeline Blvd Suite 100 Austin TX 78717
Person Completing This Exhibit.....Mohammed Umar Gilani

NAIC Company Code.....65722

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

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2016				Policies Issued in 2017, 2018 & 2019			
										11	Incurred Claims		14	15	Incurred Claims		18
											12	13			16	17	
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives	Premiums Earned	Amount	Percent of Premiums Earned	Number of Covered Lives
Individual Policies																	
.....YES.....	LOYAL-MS-AA-N-WY.....	N.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	37,035	24,965	67.4	17	.....	.....	.....0.0	.....
.....YES.....	L-6202-WY.....	J.....	NO...	34060.....	.08/27/2008	.....	.....	.05/31/2010	Senior Class Medicare Supplement Insurance Plan	111,481	61,697	55.3	27	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-F-WY.....	F.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	101,834	69,375	68.1	30	.....	.....	.....0.0	.....
.....YES.....	LOYAL-MS-AA-G-WY.....	G.....	NO...	34000.....	.06/01/2010	.....	.....	.11/01/2016	Modernized Medicare Supplement Insurance Plan	12,559	4,087	32.5	5	.....	.....	.....0.0	.....
0199999.	Total Policy Experience on Individual Policies.....									262,909	160,124	60.9	79	0	0	0.0	0

GENERAL INTERROGATORIES

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

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

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

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

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

VM20 Reserves Supp. Pt. 1
NONE

VM20 Reserves Supp. Pt. 2
NONE

VM20 Reserves Supp. Pt. 3
NONE

VM20 Reserves Supp. Pt. 4
NONE



SCHEDULE O SUPPLEMENT

For the year ended December 31, 2019
(To Be Filed March 1)

Of The.....Loyal American Life Insurance Company

Address (City, State, Zip Code).....Cleveland, OH 44114

NAIC Group Code.....0901

NAIC Company Code.....65722

Employer's ID Number.....63-0343428

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2015	2 2016	3 2017	4 2018	5 2019 (a)
1. Prior.....	12,746	12,852	12,871	12,884	12,917
2. 2015.....	1,584	1,779	1,845	1,847	1,847
3. 2016.....	XXX	1,016	1,357	1,357	1,377
4. 2017.....	XXX	XXX	1,222	1,696	1,697
5. 2018.....	XXX	XXX	XXX	1,728	2,100
6. 2019.....	XXX	XXX	XXX	XXX	956

Section B - Other Accident and Health

1. Prior.....	599,480	607,564	613,819	619,617	625,324
2. 2015.....	153,878	175,666	177,092	177,678	178,052
3. 2016.....	XXX	155,202	178,580	179,860	180,544
4. 2017.....	XXX	XXX	172,455	196,933	198,854
5. 2018.....	XXX	XXX	XXX	199,044	227,983
6. 2019.....	XXX	XXX	XXX	XXX	219,498

Section C - Credit Accident and Health

1. Prior.....					
2. 2015.....					
3. 2016.....	XXX				
4. 2017.....	XXX	XXX			
5. 2018.....	XXX	XXX	XXX		
6. 2019.....	XXX	XXX	XXX	XXX	

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

Loyal American Life Insurance Company
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. Prior.....					
2. 2015.....					
3. 2016.....	XXX				
4. 2017.....	XXX	XXX	4		
5. 2018.....	XXX	XXX	XXX	3	
6. 2019.....	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior.....					
2. 2015.....	606				
3. 2016.....	XXX	632			
4. 2017.....	XXX	XXX	601		
5. 2018.....	XXX	XXX	XXX	528	
6. 2019.....	XXX	XXX	XXX	XXX	509

Section C - Credit Accident and Health

1. Prior.....					
2. 2015.....					
3. 2016.....	XXX				
4. 2017.....	XXX	XXX			
5. 2018.....	XXX	XXX	XXX		
6. 2019.....	XXX	XXX	XXX	XXX	

NONE

Loyal American Life Insurance Company
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. 2015.....	2,190	1,835	1,874	XXX	XXX
2. 2016.....	XXX	1,586	1,409	1,384	XXX
3. 2017.....	XXX	XXX	1,759	1,751	1,725
4. 2018.....	XXX	XXX	XXX	2,356	2,189
5. 2019.....	XXX	XXX	XXX	XXX	1,367

Section B - Other Accident and Health

1. 2015.....	182,934	177,856	178,180	XXX	XXX
2. 2016.....	XXX	184,510	180,900	180,875	XXX
3. 2017.....	XXX	XXX	207,362	199,951	200,376
4. 2018.....	XXX	XXX	XXX	239,171	231,529
5. 2019.....	XXX	XXX	XXX	XXX	260,023

Section C - Credit Accident and Health

1. 2015.....				XXX	XXX
2. 2016.....	XXX				XXX
3. 2017.....	XXX	XXX			
4. 2018.....	XXX	XXX	XXX		
5. 2019.....	XXX	XXX	XXX	XXX	

NONE

Loyal American Life Insurance Company
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. 2015.....	2,190	1,835	1,874		
2. 2016.....	XXX	1,586	1,409	1,384	
3. 2017.....	XXX	XXX	1,763	1,751	1,725
4. 2018.....	XXX	XXX	XXX	2,359	2,189
5. 2019.....	XXX	XXX	XXX	XXX	1,370

Section B - Other Accident and Health

1. 2015.....	183,540	177,856	178,180		
2. 2016.....	XXX	185,069	180,900	180,875	
3. 2017.....	XXX	XXX	207,963	199,951	200,376
4. 2018.....	XXX	XXX	XXX	239,699	231,529
5. 2019.....	XXX	XXX	XXX	XXX	260,551

Section C - Credit Accident and Health

1. 2015.....					
2. 2016.....	XXX				
3. 2017.....	XXX	XXX			
4. 2018.....	XXX	XXX	XXX		
5. 2019.....	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
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2. Ordinary life.....	Standard Factor.....	274
3. Individual annuity.....		
4. Supplementary contracts.....		
5. Credit life.....		
6. Group life.....		
7. Group annuities.....		
8. Group accident and health.....	Development.....	505
9. Credit accident and health.....		
10. Other accident and health.....	Development.....	54,011
11. Total.....		54,790

465.4

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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