



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

Loyal American Life Insurance Company

NAIC Group Code09010901NAIC Company Code65722Employer's ID Number63-0343428
(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

Licensed as business type:Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized05/18/1955Commenced Business07/04/1955

Statutory Home Office1300 East Ninth StreetCleveland, OH, US 44114
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office500 Great Circle Road
(Street and Number)
Nashville, TN, US 37228512-451-2224
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address500 Great Circle RoadNashville, TN, US 37228
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records500 Great Circle Road
(Street and Number)
Nashville, TN, US 37228512-451-2224
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.CignaSupplementalBenefits.com

Statutory Statement ContactRenee Wilkins Feldman512-531-1465
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OFFICERS

PresidentRyan David Kocher #Corporate SecretaryAlicia Marie Morrow

Treasurer and Chief Accounting OfficerByron Keith BuescherAppointed ActuaryDaniel Ernest Paffumi

OTHER

Gregory John Czar #, Chief Financial Officer and Vice PresidentJoanne Ruth Hart, Vice President and Assistant TreasurerScott Ronald Lambert, Vice President and Assistant Treasurer

Mark Edmund Ochal, General ManagerKathleen Murphy O'Neil, Vice PresidentElizabeth Anne Warford, Vice President and Assistant Treasurer

Minhe Yu #, Chief Actuary

DIRECTORS OR TRUSTEES

Renee Romanelli Cieslukowski #Gregory John Czar #Ryan David Kocher #

Tracy Lyn LabonteMark Edmund Ochal

State ofTennesseeSS

County ofDavidson

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.

Byron Keith BuescherDaniel Ernest PaffumiAlicia Marie Morrow
Treasurer and Chief Accounting OfficerAppointed ActuarySecretary

Subscribed and sworn to before me thisa. Is this an original filing?Yes [X] No []
day ofb. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	299,232,348		299,232,348	309,796,108
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	100,051,870		100,051,870	73,379,420
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (1,856,687) , Schedule E - Part 1), cash equivalents (\$ 25,765,928 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	23,909,241		23,909,241	21,498,247
6. Contract loans (including \$ premium notes)	150,627		150,627	107,235
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				37,000
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	423,344,086		423,344,086	404,818,010
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,553,612		2,553,612	2,622,220
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,184,851	334,613	850,238	517,812
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,054,748		1,054,748	1,253,716
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	367,067		367,067	473,444
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	19,949,129		19,949,129	
18.2 Net deferred tax asset	25,676,474	10,473,231	15,203,243	19,293,863
19. Guaranty funds receivable or on deposit	377,966		377,966	411,081
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	9,009,958		9,009,958	8,886,295
24. Health care (\$) and other amounts receivable	16,439,777	16,439,777		
25. Aggregate write-ins for other-than-invested assets	942,659	942,659		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	500,900,327	28,190,280	472,710,047	438,276,441
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	500,900,327	28,190,280	472,710,047	438,276,441
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Postage	394,750	394,750		
2502. Other receivables and prepaid expenses	383,591	383,591		
2503. Disallowed IMR	164,318	164,318		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	942,659	942,659		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 7,407,394 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	7,407,394	6,354,456
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	191,365,913	190,523,033
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	62	62
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	451,494	569,955
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	51,693,354	48,364,228
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 1,483,245 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,486,054	2,184,735
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ 2,459,313 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	2,459,313	1,549,653
9.3 Other amounts payable on reinsurance, including \$ 496,988 assumed and \$ 161,703 ceded	658,691	801,999
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	918,364	904,905
11. Commissions and expense allowances payable on reinsurance assumed		33
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	9,166,584	8,122,515
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,297,067	1,744,950
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		15,905,906
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	120	270
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	876,863	1,079,144
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ 0 and interest thereon \$ 261	261	
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	3,347,278	3,275,055
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	13,161,258	7,758,992
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,695,997	1,216,931
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	285,986,067	290,356,822
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	285,986,067	290,356,822
29. Common capital stock	5,400,000	5,400,000
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	100,252,691	100,252,691
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	81,071,289	42,266,928
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	181,323,980	142,519,619
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	186,723,980	147,919,619
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	472,710,047	438,276,441
DETAILS OF WRITE-INS		
2501. Escheat liabilities	1,695,830	1,205,921
2502. Other liabilities	167	11,010
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,695,997	1,216,931
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	349,281,210	350,964,358
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	11,881,006	10,472,293
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(8,321)	1,676
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,151,771	1,162,826
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	1,411,989	1,238,896
9. Total (Lines 1 to 8.3)	363,717,655	363,840,049
10. Death benefits	1,758,006	1,743,405
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)		
13. Disability benefits and benefits under accident and health contracts	211,870,685	212,815,636
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	216,863	161,046
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	1,895,818	5,487,797
20. Totals (Lines 10 to 19)	215,741,372	220,207,884
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	61,179,691	54,698,292
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	4,805,434	5,955,016
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	39,680,400	42,414,583
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	9,763,644	8,570,288
25. Increase in loading on deferred and uncollected premiums	458,119	37,841
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	29,113	24,642
28. Totals (Lines 20 to 27)	331,657,773	331,908,546
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	32,059,882	31,931,503
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	32,059,882	31,931,503
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(14,957,735)	6,791,917
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	47,017,617	25,139,586
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$7,491 (excluding taxes of \$13 transferred to the IMR)	(55,665)	(16,738)
35. Net income (Line 33 plus Line 34)	46,961,952	25,122,848
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	147,919,619	105,543,748
37. Net income (Line 35)	46,961,952	25,122,848
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	61,672,450	31,123,443
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(21,699,172)	850,344
41. Change in nonadmitted assets	16,966,211	632,143
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	(72,223)	(323,011)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(24,857)	(29,896)
52. Dividends to stockholders	(65,000,000)	(15,000,000)
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	38,804,361	42,375,871
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	186,723,980	147,919,619
DETAILS OF WRITE-INS		
08.301. Interest on Agent's Balances	1,397,332	1,222,626
08.302. Express Scripts Rebates	147	133
08.303. Other Miscellaneous Income	14,510	16,137
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	1,411,989	1,238,896
2701. Penalties	29,113	24,642
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	29,113	24,642
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	348,081,374	348,450,515
2. Net investment income	11,677,089	10,012,831
3. Miscellaneous income	2,538,903	2,371,826
4. Total (Lines 1 through 3)	362,297,366	360,835,172
5. Benefit and loss related payments	210,645,823	218,598,312
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	108,145,551	120,995,559
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	20,904,804	(5,631,390)
10. Total (Lines 5 through 9)	339,696,178	333,962,481
11. Net cash from operations (Line 4 minus Line 10)	22,601,188	26,872,691
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	27,097,636	21,615,622
12.2 Stocks	35,000,000	15,000,000
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	37,000	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	62,134,636	36,615,622
13. Cost of investments acquired (long-term only):		
13.1 Bonds	16,309,463	31,844,518
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		29,167
13.7 Total investments acquired (Lines 13.1 to 13.6)	16,309,463	31,873,685
14. Net increase/(decrease) in contract loans and premium notes	43,392	43,917
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	45,781,781	4,698,020
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	261	
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	65,000,000	15,000,000
16.6 Other cash provided (applied)	(972,235)	(1,967,880)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(65,971,974)	(16,967,880)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	2,410,995	14,602,831
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	21,498,248	6,895,417
19.2 End of year (Line 18 plus Line 19.1)	23,909,243	21,498,248

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Bond exchanges allowed under rule 144A of the 1933 Securities Act and other security restructures	951,222	1,979,526
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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	349,281,210	4,343,599				344,937,611			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	11,881,006	337,333				11,543,673			
4. Amortization of Interest Maintenance Reserve (IMR)	(8,321)	(236)				(8,085)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	1,151,771	46,847		2		1,104,922	XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	1,411,989					1,411,989			
9. Totals (Lines 1 to 8.3)	363,717,655	4,727,543		2		358,990,110			
10. Death benefits	1,758,006	1,758,006				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits		XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	211,870,685					211,870,685	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	216,863	216,863				XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds							XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	1,895,818	1,052,938				842,880	XXX		
20. Totals (Lines 10 to 19)	215,741,372	3,027,807				212,713,565	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	61,179,691	982,889		2		60,196,800			XXX
22. Commissions and expense allowances on reinsurance assumed	4,805,434	1,087				4,804,347	XXX		
23. General insurance expenses and fraternal expenses	39,680,401	427,078				39,253,323			
24. Insurance taxes, licenses and fees, excluding federal income taxes	9,763,644	156,324				9,607,320			
25. Increase in loading on deferred and uncollected premiums	458,119	3,258				454,861	XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	29,113	314				28,799			
28. Totals (Lines 20 to 27)	331,657,774	4,598,757		2		327,059,015			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	32,059,881	128,786				31,931,095			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	32,059,881	128,786				31,931,095			
32. Federal income taxes incurred (excluding tax on capital gains)	(14,957,735)	(59,831)				(14,897,904)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	47,017,616	188,617				46,828,999			
34. Policies/certificates in force end of year	404,416	22,381		868		381,167	XXX		
DETAILS OF WRITE-INS									
08.301. Interest on Agent's Balances	1,397,332					1,397,332			
08.302. Express Script Rebates	147					147			
08.303. Other Miscellaneous Income	14,510					14,510			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,411,989					1,411,989			
2701. Penalties	29,113	314				28,799			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	29,113	314				28,799			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	4,343,599		4,343,599									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	337,333		337,333									
4. Amortization of Interest Maintenance Reserve (IMR)	(236)		(236)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	46,847		46,847									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	4,727,543		4,727,543									
10. Death benefits	1,758,006		1,758,006									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	216,863		216,863									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts ...	1,052,938		1,052,938									
20. Totals (Lines 10 to 19)	3,027,807		3,027,807									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	982,889		982,889									XXX
22. Commissions and expense allowances on reinsurance assumed	1,087		1,087									
23. General insurance expenses	427,078		427,078									
24. Insurance taxes, licenses and fees, excluding federal income taxes	156,324		156,324									
25. Increase in loading on deferred and uncollected premiums	3,258		3,258									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	314		314									
28. Totals (Lines 20 to 27)	4,598,757		4,598,757									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	128,786		128,786									
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	128,786		128,786									
32. Federal income taxes incurred (excluding tax on capital gains)	(59,831)		(59,831)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	188,617		188,617									
34. Policies/certificates in force end of year	22,381		22,381									
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)												
2701. Penalties	314		314									
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	314		314									

(a) Include premium amounts for preneed plans included in Line 1

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses									
24. Insurance taxes, licenses and fees, excluding federal income taxes									
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)									
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)									
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)									
34. Policies/certificates in force end of year									
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income							
4. Amortization of Interest Maintenance Reserve (IMR)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	2	2					
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	2	2					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2	2					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance.....							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	2	2					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)							
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .							
32. Federal income taxes incurred (excluding tax on capital gains)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)							
34. Policies/certificates in force end of year	868	868					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		2	3										
		Individual	Group										
	Total			Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	344,937,611	72,278		186,999,631		137,293					490,879		157,237,530
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	11,543,673	2,862		2,861,268		2,794					416,990		8,259,759
4. Amortization of Interest Maintenance Reserve (IMR)	(8,085)	(2)		(2,004)		(2)					(292)		(5,785)
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	1,104,922										7,181	945	1,096,796
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	1,411,989	282		765,648		565					1,976		643,518
9. Totals (Lines 1 to 8.3)	358,990,110	75,420		190,624,543		140,650					916,734	945	167,231,818
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	211,870,685	73,150		145,100,756		90,434					1,701,102		64,905,243
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	842,880	(6,116)		(664,187)		(1,485)					(1,109,976)		2,624,644
20. Totals (Lines 10 to 19)	212,713,565	67,034		144,436,569		88,949					591,126		67,529,887
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	60,196,800			7,115,962							7,316	945	53,072,577
22. Commissions and expense allowances on reinsurance assumed	4,804,347	109		860,684		(2,793)					(3,615)		3,949,962
23. General insurance expenses	39,253,323	3,925		9,569,960		19,627					51,029		29,608,782
24. Insurance taxes, licenses and fees, excluding federal income taxes	9,607,320	1,921		4,746,977		2,882					13,450	961	4,841,129
25. Increase in loading on deferred and uncollected premiums	454,861			49,986		101					(90)		404,864
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	28,799	3		7,021		14					37		21,724
28. Totals (Lines 20 to 27)	327,059,015	72,992		166,787,159		108,780					659,253	1,906	159,428,925
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	31,931,095	2,428		23,837,384		31,870					257,481	(961)	7,802,893
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	31,931,095	2,428		23,837,384		31,870					257,481	(961)	7,802,893
32. Federal income taxes incurred (excluding tax on capital gains)	(14,897,904)	(1,490)		(11,119,795)		(14,898)					(120,673)		(3,641,048)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	46,828,999	3,918		34,957,179		46,768					378,154	(961)	11,443,941
34. Policies/certificates in force end of year	381,167	46		51,257		459					2,977		326,428
DETAILS OF WRITE-INS													
08.301. Interest on Agent's Balances	1,397,332	279		757,634		559					1,956		636,904
08.302. Express Script Rebates	147			147									
08.303. Other Miscellaneous Income	14,510	3		7,867		6					20		6,614
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,411,989	282		765,648		565					1,976		643,518
2701. Penalties	28,799	3		7,021		14					37		21,724
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	28,799	3		7,021		14					37		21,724

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	6,354,456		6,354,456									
2. Tabular net premiums or considerations	2,452,095		2,452,095									
3. Present value of disability claims incurred												
4. Tabular interest	260,564		260,564									
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)												
8. Totals (Lines 1 to 7)	9,067,115		9,067,115									
9. Tabular cost	1,227,288		1,227,288									
10. Reserves released by death	160,820		160,820									
11. Reserves released by other terminations (net)	271,613		271,613									
12. Annuity, supplementary contract and disability payments involving life contingencies												
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	1,659,721		1,659,721									
15. Reserve December 31 of current year	7,407,394		7,407,394									
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	5,287,170		5,287,170									
17. Amount Available for Policy Loans Based upon Line 16 CSV	5,091,349		5,091,349									

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

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

Analysis of Increase in Reserves During the Year - Group Life Insurance
N O N E

Analysis of Increase in Reserves During the Year - Individual Annuities
N O N E

Analysis of Increase in Reserves During the Year - Group Annuities
N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 47,470	..... 47,547
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 11,062,147	..... 10,995,052
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	..... 12,146	..... 12,146
6	Cash, cash equivalents and short-term investments	(e) 1,498,000	..... 1,496,409
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	..... 742	..... 742
10.	Total gross investment income	12,620,505	12,551,896
11.	Investment expenses		(g) 670,890
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		..... 670,890
17.	Net investment income (Line 10 minus Line 16)		11,881,006
DETAILS OF WRITE-INS			
0901.	Miscellaneous Investment income .....	..... 742	..... 742
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	742	742
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$616,448 accrual of discount less \$343,922 amortization of premium and less \$ 133,037 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	..... (48,112)	.....	..... (48,112)	.....	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	..... 61,672,450	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	(48,112)	.....	(48,112)	61,672,450	.....
DETAILS OF WRITE-INS						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	1,010,635	12,797				997,838		
2. Deferred and accrued								
3. Deferred , accrued and uncollected:								
3.1 Direct	1,016,945	12,797				1,004,148		
3.2 Reinsurance assumed								
3.3 Reinsurance ceded	6,309					6,309		
3.4 Net (Line 1 + Line 2)	1,010,635	12,797				997,838		
4. Advance	567,404	42				567,363		
5. Line 3.4 - Line 4	443,231	12,755				430,476		
6. Collected during year:								
6.1 Direct	56,242,789	572,056				55,670,733		
6.2 Reinsurance assumed	2,127					2,127		
6.3 Reinsurance ceded	129,382					129,382		
6.4 Net	56,115,533	572,056				55,543,478		
7. Line 5 + Line 6.4	56,558,764	584,811				55,973,953		
8. Prior year (uncollected + deferred and accrued - advance)	49,496	14,960				34,535		
9. First year premiums and considerations:								
9.1 Direct	56,635,135	569,851				56,065,285		
9.2 Reinsurance assumed	2,127					2,127		
9.3 Reinsurance ceded	127,993					127,993		
9.4 Net (Line 7 - Line 8)	56,509,269	569,851				55,939,418		
SINGLE								
10. Single premiums and considerations:								
10.1 Direct								
10.2 Reinsurance assumed								
10.3 Reinsurance ceded								
10.4 Net								
RENEWAL								
11. Uncollected	1,531,902	108,413				1,423,489		
12. Deferred and accrued	(2,459,313)					(2,459,313)		
13. Deferred, accrued and uncollected:								
13.1 Direct	2,711,375	440,714				2,270,661		
13.2 Reinsurance assumed	(3,164,886)					(3,164,886)		
13.3 Reinsurance ceded	473,901	332,301				141,600		
13.4 Net (Line 11 + Line 12)	(927,411)	108,413				(1,035,825)		
14. Advance	918,649	2,767				915,882		
15. Line 13.4 - Line 14	(1,846,061)	105,646				(1,951,707)		
16. Collected during year:								
16.1 Direct	259,867,422	6,350,473		150,082		253,366,867		
16.2 Reinsurance assumed	42,332,523	15,587				42,316,936		
16.3 Reinsurance ceded	9,865,268	2,600,417		150,082		7,114,769		
16.4 Net	292,334,677	3,765,643				288,569,034		
17. Line 15 + Line 16.4	290,488,616	3,871,289				286,617,327		
18. Prior year (uncollected + deferred and accrued - advance)	(2,283,325)	97,541				(2,380,865)		
19. Renewal premiums and considerations:								
19.1 Direct	260,645,117	6,287,890		150,082		254,207,145		
19.2 Reinsurance assumed	41,824,287	8,464				41,815,823		
19.3 Reinsurance ceded	9,697,463	2,522,606		150,082		7,024,775		
19.4 Net (Line 17 - Line 18)	292,771,941	3,773,748				288,998,193		
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	317,280,252	6,857,741		150,082		310,272,429		
20.2 Reinsurance assumed	41,826,414	8,464				41,817,949		
20.3 Reinsurance ceded	9,825,456	2,522,606		150,082		7,152,768		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	349,281,210	4,343,599				344,937,611		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums								
22. All other								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	110,606					110,606		
23.2 Reinsurance assumed	(625)					(625)		
23.3 Net ceded less assumed	111,231					111,231		
24. Single:								
24.1 Reinsurance ceded								
24.2 Reinsurance assumed								
24.3 Net ceded less assumed								
25. Renewal:								
25.1 Reinsurance ceded	1,041,165	46,847		2		994,316		
25.2 Reinsurance assumed	4,806,059	1,087				4,804,972		
25.3 Net ceded less assumed	(3,764,894)	45,760		2		(3,810,656)		
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	1,151,771	46,847		2		1,104,922		
26.2 Reinsurance assumed (Page 6, Line 22)	4,805,434	1,087				4,804,347		
26.3 Net ceded less assumed	(3,653,663)	45,760		2		(3,699,424)		
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	40,935,259	665,735				40,269,524		
28. Single								
29. Renewal	20,244,432	317,154		2		19,927,276		
30. Deposit-type contract funds								
31. Totals (to agree with Page 6, Line 21)	61,179,691	982,889		2		60,196,801		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	2,141		191,804				193,945
2.	Salaries and wages	182,691		16,363,732				16,546,423
3.11	Contributions for benefit plans for employees	34,533		3,093,099				3,127,631
3.12	Contributions for benefit plans for agents							
3.21	Payments to employees under non-funded benefit plans	5,600		501,635				507,235
3.22	Payments to agents under non-funded benefit plans							
3.31	Other employee welfare	525		46,982				47,506
3.32	Other agent welfare							
4.1	Legal fees and expenses	1,760		157,666				159,427
4.2	Medical examination fees	782		70,080				70,862
4.3	Inspection report fees	290		25,958				26,248
4.4	Fees of public accountants and consulting actuaries	1,651		147,900				149,552
4.5	Expense of investigation and settlement of policy claims	6,696	137,781	599,735				744,212
5.1	Traveling expenses	3,095		277,209				280,303
5.2	Advertising	6,395		572,840				579,235
5.3	Postage, express, telegraph and telephone	20,023		1,793,465				1,813,488
5.4	Printing and stationery	6,768		606,208				612,976
5.5	Cost or depreciation of furniture and equipment ...	141		12,641				12,782
5.6	Rental of equipment	1,064		95,298				96,362
5.7	Cost or depreciation of EDP equipment and software	7,800		698,648				706,448
6.1	Books and periodicals	4		343				347
6.2	Bureau and association fees	169		15,140				15,309
6.3	Insurance, except on real estate	587		52,552				53,139
6.4	Miscellaneous losses	210		(88,209)				(87,999)
6.5	Collection and bank service charges	(4,333)		(388,083)				(392,416)
6.6	Sundry general expenses	21,966	15,268	2,804,782				2,842,015
6.7	Group service and administration fees	1		54				55
6.8	Reimbursements by uninsured plans							
7.1	Agency expense allowance			116,358				116,358
7.2	Agents' balances charged off (less \$ recovered)	1,181		105,793				106,974
7.3	Agency conferences other than local meetings	5,836		522,762				528,599
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses							
9.2	Investment expenses not included elsewhere					670,890		670,890
9.3	Aggregate write-ins for expenses	119,502		10,703,882				10,823,384
10.	General expenses incurred	427,078	153,049	39,100,274		670,890	(b)	(a) 40,351,290
11.	General expenses unpaid Dec. 31, prior year	95,743	316,349	7,710,423				8,122,515
12.	General expenses unpaid Dec. 31, current year ...	97,315	81,639	8,987,630				9,166,584
13.	Amounts receivable relating to uninsured plans, prior year							
14.	Amounts receivable relating to uninsured plans, current year							
15.	General expenses paid during year (Lines 10+11-12-13+14)	425,506	387,759	37,823,067		670,890		39,307,221
DETAILS OF WRITE-INS								
09.301.	Consulting	50,329		4,508,026				4,558,356
09.302.	Purchased Services	69,173		6,195,856				6,265,029
09.303.	0							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....							
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	119,502		10,703,882				10,823,384

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable\$; 2. Institutional . \$; 3. Recreational and Health \$; 4. Educational\$;

5. Religious\$; 6. Membership \$; 7. Other\$; 8. Total\$

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						
2.	State insurance department licenses and fees	11, 066	680, 083				691, 149
3.	State taxes on premiums	103, 981	6, 390, 450				6, 494, 431
4.	Other state taxes, including \$						
	for employee benefits	5, 847	359, 368				365, 215
5.	U.S. Social Security taxes	32, 929	2, 023, 731				2, 056, 660
6.	All other taxes	2, 501	153, 689				156, 189
7.	Taxes, licenses and fees incurred	156, 324	9, 607, 320				9, 763, 644
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	131, 286	1, 613, 665				1, 744, 951
9.	Taxes, licenses and fees unpaid Dec. 31, current year.....	120, 989	1, 176, 077				1, 297, 066
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	166, 621	10, 044, 908				10, 211, 529

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1. Applied to pay renewal premiums			
2. Applied to shorten the endowment or premium-paying period			
3. Applied to provide paid-up additions			
4. Applied to provide paid-up annuities			
5. Total Lines 1 through 4			
6. Paid in cash			
7. Left on deposit			
8. Aggregate write-ins for dividend or refund options			
9. Total Lines 5 through 8			
10. Amount due and unpaid			
11. Provision for dividends or refunds payable in the following calendar year			
12. Terminal dividends			
13. Provision for deferred dividend contracts			
14. Amount provisionally held for deferred dividend contracts not included in Line 13			
15. Total Lines 10 through 14			
16. Total from prior year			
17. Total dividends or refunds (Lines 9 + 15 - 16)			
DETAILS OF WRITE-INS			
0801.			
0802.			
0803.			
0898. Summary of remaining write-ins for Line 8 from overflow page			
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1				2	3	4	5	6
Valuation Standard				Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	AM(5)	3.00%	ANB	7,761		7,761		
0100002.	41 CET	3.00%		5,752		5,752		
0100003.	41 CS0	2.50%		6,666		6,666		
0100004.	41 CS0	2.50%	CRVM	1,022		1,022		
0100005.	41 CS0	2.75%	CRVM	28,431		28,431		
0100006.	41 CS0	3.00%		2,676,784		2,676,784		
0100007.	41 CS0	3.00%	CRVM	230,927		230,927		
0100008.	58 CET	2.50%		87,907		87,907		
0100009.	58 CET	3.00%		449,820		449,820		
0100010.	58 CET	3.50%		1,216,484		1,216,484		
0100011.	58 CET	3.50%	ALB	23,720		23,720		
0100012.	58 CET	3.50%	ANB	392,245		392,245		
0100013.	58 CET	4.00%		4,463		4,463		
0100014.	58 CET	4.00%	ALB	21,797		21,797		
0100015.	58 CET	4.50%		64,797		64,797		
0100016.	58 CS0	2.50%		119,393		119,393		
0100017.	58 CS0	3.00%		2,868,098		2,868,098		
0100018.	58 CS0	3.00%	CRVM	17,871,448		17,871,448		
0100019.	58 CS0	3.00%	CRVM ANB	69,075		69,075		
0100020.	58 CS0	3.50%		508,141		508,141		
0100021.	58 CS0	3.50%	ALB	50,953		50,953		
0100022.	58 CS0	3.50%	ANB	4		4		
0100023.	58 CS0	3.50%	CRVM	6,721,210		6,721,210		
0100024.	58 CS0	3.50%	CRVM ALB	5,471		5,471		
0100025.	58 CS0	3.50%	CRVM ANB	33,944		33,944		
0100026.	58 CS0	4.00%		33,442		33,442		
0100027.	58 CS0	4.00%	CRVM	3,553,116		3,553,116		
0100028.	58 CS0	4.50%		316,430		316,430		
0100029.	58 CS0	4.50%	CRVM	16,142,976		16,142,976		
0100030.	58 CS0	4.50%	CRVM ALB	10,739		10,739		
0100031.	58 CS0	4.50%/20/3.50%	CRVM	2,049,724		2,049,724		
0100032.	58 CS0	5.50%	CRVM ALB	4,689		4,689		
0100033.	80 CET	3.50%		1,982		1,982		
0100034.	80 CET	4.50%		91,213		91,213		
0100035.	80 CET	5.00%		15,176		15,176		
0100036.	80 CET	5.50%		32,649		32,649		
0100037.	80 CET	6.00%		4,869		4,869		
0100038.	80 CS0	3.50%		261		261		
0100039.	80 CS0	3.50%	CRVM	158,491		158,491		
0100040.	80 CS0	4.00%		18		18		
0100041.	80 CS0	4.00%	CRVM	137,494		137,494		
0100042.	80 CS0	4.00%	CRVM ALB	263,483		263,483		
0100043.	80 CS0	4.50%		142,268		142,268		
0100044.	80 CS0	4.50%	CRVM	9,274,420		9,274,420		
0100045.	80 CS0	4.50%	CRVM ALB	65,937		65,937		
0100046.	80 CS0	5.00%		55,070		55,070		
0100047.	80 CS0	5.00%	CRVM	3,054,630		3,054,630		
0100048.	80 CS0	5.25%	CRVM	11,570,468		11,570,468		
0100049.	80 CS0	5.50%		97,654		97,654		
0100050.	80 CS0	5.50%	CRVM	5,639,058		5,639,058		
0100051.	80 CS0	6.00%	ALB	43,695		43,695		
0100052.	80 CS0	6.00%	CRVM	1,581,345		1,581,345		
0100053.	01 CS0	3.50%	CRVM ALB	4,894,607		4,894,607		
0100054.	01 CS0	4.00%	CRVM ANB	1,232,471		1,232,471		
0100055.	17 CS0	3.00%	CRVM ALB	819,501		819,501		
0100056.	17 CS0	3.50%	CRVM ALB	1,693,286		1,693,286		
0100057.	Unearned Premium			3,569				3,569
0100058.	a-2000 6.00% NLP			131,336		131,336		
0199997. Totals (Gross)				96,582,381		96,578,812		3,569
0199998. Reinsurance ceded				89,174,987		89,171,419		3,569
0199999. Life Insurance: Totals (Net)				7,407,394		7,407,394		
0200001.	71 IAM 11.00%	1985	(Imm)	40,617	xxx	40,617	xxx	
0200002.	83 IAM 8.00%	1987	(Imm)	8,022	xxx	8,022	xxx	
0200003.	83 IAM 8.25%	1990-1991	(Imm)	194,635	xxx	194,635	xxx	
0200004.	83 IAM 7.00%	1993	(Imm)	63,423	xxx	63,423	xxx	
0200005.	83 IAM 7.25%	1995	(Imm)	1,968	xxx	1,968	xxx	
0200006.	83 IAM 6.75%	1996-1997	(Imm)	10,248	xxx	10,248	xxx	
0200007.	Annuity 2000 6.25%	1999	(Imm)	8,036	xxx	8,036	xxx	
0200008.	Annuity 2000 6.75%	2001	(Imm)	25,193	xxx	25,193	xxx	
0200009.	Annuity 2000 6.50%	2002	(Imm)	6,492	xxx	6,492	xxx	
0200010.	Annuity 2000 6.00%	2003	(Imm)	19,740	xxx	19,740	xxx	
0200011.	Annuity 2000 5.50%	2004	(Imm)	6,535	xxx	6,535	xxx	
0200012.	Annuity 2000 5.25%	2006	(Imm)	30,061	xxx	30,061	xxx	
0200013.	Annuity 2000 5.50%	2007-2008	(Imm)	89,388	xxx	89,388	xxx	
0200014.	Annuity 2000 6.00%	2009	(Imm)	58,603	xxx	58,603	xxx	
0200015.	Annuity 2000 5.25%	2010	(Imm)	22,596	xxx	22,596	xxx	
0200016.	Annuity 2000 5.00%	2011	(Imm)	36,066	xxx	36,066	xxx	
0200017.	Annuity 2000 4.25%	2012	(Imm)	164,684	xxx	164,684	xxx	
0200018.	Annuity 2000 4.00%	2015	(Imm)	17,771	xxx	17,771	xxx	
0200019.	Annuity 2000 4.00%	2016	(Imm)	85,672	xxx	85,672	xxx	
0200020.	Annuity 2000 3.75%	2017	(Imm)	10,285	xxx	10,285	xxx	
0200021.	Annuity 2000 3.75%	2018	(Imm)	169,678	xxx	169,678	xxx	
0200022.	Annuity 2000 4.00%	2019	(Imm)	193,036	xxx	193,036	xxx	
0200023.	Annuity 2000 3.25%	2020	(Imm)	30,904	xxx	30,904	xxx	
0200024.	Annuity 2000 3.00%	2021	(Imm)	152,946	xxx	152,946	xxx	
0200025.	Annuity 2000 3.50%	2022	(Imm)	482,806	xxx	482,806	xxx	
0200026.	Annuity 2000 3.75%	2023	(Imm)	145,499	xxx	145,499	xxx	
0200027.	Annuity 2000 5.00%	2024	(Imm)	53,939	xxx	53,939	xxx	
0200028.	71 IAM 6.00%	1970-1985	(Def)	869,688	xxx	869,688	xxx	
0200029.	Annuity 2000 5.25%	1999	(Def)	7,648	xxx	7,648	xxx	
0200030.	Annuity 2000 5.75%	2000	(Def)	85,529	xxx	85,529	xxx	
0200031.	Annuity 2000 5.50%	2001-2002	(Def)	6,639,983	xxx	6,639,983	xxx	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200032. Annuity 2000 5.00% 2003 (Def)	5,683,220	XXX	5,683,220	XXX	
0200033. Annuity 2000 4.75% 2004 (Def)	1,074,418	XXX	1,074,418	XXX	
0200034. Annuity 2000 4.50% 2005-2006 (Def)	318,302	XXX	318,302	XXX	
0200035. Annuity 2000 4.75% 2007-2008 (Def)	33,231,198	XXX	33,231,198	XXX	
0200036. Annuity 2000 5.00% 2009 (Def)	2,891,858	XXX	2,891,858	XXX	
0200037. Annuity 2000 4.50% 2010 (Def)	886,691	XXX	886,691	XXX	
0200038. Annuity 2000 4.25% 2011 (Def)	33,661	XXX	33,661	XXX	
0200039. Annuity 2000 3.75% 2013 (Def)	77,525	XXX	77,525	XXX	
0299997. Totals (Gross)	53,928,564	XXX	53,928,564	XXX	
0299998. Reinsurance ceded	53,928,564	XXX	53,928,564	XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
0300001. 71 IAM 6.00% 1971-1973	194		194		
0300002. 83 IAM 9.25% 1986	6,535		6,535		
0300003. 83 IAM 8.75% 1988-1989	2,183		2,183		
0300004. 83 IAM 7.75% 1992	993		993		
0300005. 83 IAM 6.50% 1994	8,672		8,672		
0300006. Annuity 2000 7.00% 2000	7,957		7,957		
0300007. Annuity 2000 5.25% 2006	117,709		117,709		
0399997. Totals (Gross)	144,244		144,244		
0399998. Reinsurance ceded	144,244		144,244		
0399999. SCWLC: Totals (Net)					
0400001. 59 ADB 3%	34,474		34,474		
0400002. 59 ADB 58 CS0 3.0% NET LEVEL	78		78		
0499997. Totals (Gross)	34,552		34,552		
0499998. Reinsurance ceded	34,552		34,552		
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 52 DIS / 58 CS0 3% NL	5,945		5,945		
0500002. Unearned Premium - Payor	2,100		2,100		
0500003. 52 DIS 58 CS0 3.0%	144		144		
0599997. Totals (Gross)	8,189		8,189		
0599998. Reinsurance ceded	8,189		8,189		
0599999. Disability-Active Lives: Totals (Net)					
0600001. 52 DIS / 58 CS0 3% BEN 4	50,000		50,000		
0600002. 52 DIS / 58 CS0 3% BEN 5	322,971		322,971		
0699997. Totals (Gross)	372,971		372,971		
0699998. Reinsurance ceded	372,971		372,971		
0699999. Disability-Disabled Lives: Totals (Net)					
0700001. Deficiency Reserves	5,808		5,808		
0700002. Non-Deduction Reserves	295,654		292,295		3,359
0700003. IPC Reserves	2,698,594		2,698,508		86
0700004. Guaranteed Insurability Riders	36,453		36,453		
0700005. Substandard Extra	2,912		2,912		
0799997. Totals (Gross)	3,039,422		3,035,976		3,445
0799998. Reinsurance ceded	3,039,422		3,035,976		3,445
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	7,407,394		7,407,394		

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$; Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$; Miscellaneous Reserves \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?.....

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:.....

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No [X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	8,985,410	8,556		4,222,941		5,971					60,088	10,729	4,677,125
2. Additional contract reserves (b)	190,345,578	4,953		16,125,879							1,435,318	1,046,534	171,732,894
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	199,330,988	13,509		20,348,820		5,971					1,495,406	1,057,263	176,410,019
8. Reinsurance ceded	15,685,795										41,789	1,057,263	14,586,743
9. Totals (Net)	183,645,193	13,509		20,348,820		5,971					1,453,617		161,823,276
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	8,314,868										7,010,197	594,153	710,518
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	8,314,868										7,010,197	594,153	710,518
15. Reinsurance ceded	594,153											594,153	
16. Totals (Net)	7,720,715										7,010,197		710,518
17. TOTAL (Net)	191,365,908	13,509		20,348,820		5,971					8,463,814		162,533,794
18. TABULAR FUND INTEREST	7,532,341	791		784,655		299					371,466		6,375,130
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)													

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

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	8,959,723		1,891,366	12,045	5,216,015	1,840,297
2. Deposits received during the year	133,894				96,874	37,020
3. Investment earnings credited to the account	243,646		76,919	963	80,374	85,390
4. Other net change in reserves	306,883		441,778		(110,217)	(24,678)
5. Fees and other charges assessed	40,264		40,264			
6. Surrender charges						
7. Net surrender or withdrawal payments	667,066		512,005		108,113	46,948
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	8,936,816		1,857,794	13,008	5,174,933	1,891,081
10. Reinsurance balance at the beginning of the year	(8,959,661)		(1,891,366)	(12,045)	(5,216,015)	(1,840,235)
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	(22,907)		(33,572)	963	(41,082)	50,784
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(8,936,754)		(1,857,794)	(13,008)	(5,174,933)	(1,891,019)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	62					62

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) \$
2. Reported as Annuities Certain (captured in column 3) \$
3. Reported as Supplemental Contracts (captured in column 4) \$
4. Reported as Dividend Accumulations or Refunds (captured in column 5) \$
5. Reported as Premium or Other Deposit Funds (captured in column 6) \$
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year									
		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct								
	1.2 Reinsurance assumed								
	1.3 Reinsurance ceded								
	1.4 Net								
2.	In course of settlement:								
2.1	Resisted								
	2.11 Direct	2,934,586	1,590,710		545,385		798,491		
	2.12 Reinsurance assumed	242,474					242,474		
	2.13 Reinsurance ceded	1,833,685	1,210,882		545,385		77,418		
	2.14 Net	1,343,375	(b) 379,828	(b)	(b)		963,547		
2.2	Other								
	2.21 Direct	44,093,811	1,354,030	19,596			42,720,185		
	2.22 Reinsurance assumed	10,062,507					10,062,507		
	2.23 Reinsurance ceded	3,354,846	1,282,364	19,596			2,052,886		
	2.24 Net	50,801,472	(b) 71,666	(b)	(b)		(b) 50,729,806		
3.	Incurred but unreported:								
	3.1 Direct								
	3.2 Reinsurance assumed								
	3.3 Reinsurance ceded								
	3.4 Net		(b)	(b)	(b)		(b)		
4.	TOTALS								
	4.1 Direct	47,028,397	2,944,740	19,596	545,385		43,518,676		
	4.2 Reinsurance assumed	10,304,981					10,304,981		
	4.3 Reinsurance ceded	5,188,531	2,493,246	19,596	545,385		2,130,304		
	4.4 Net	52,144,847	(a) 451,494	(a)			51,693,353		

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year								
	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	189,978,133	8,811,611		3,831,160		177,335,363		
1.2 Reinsurance assumed	35,929,707	5,482				35,924,225		
1.3 Reinsurance ceded	15,688,782	6,914,160		3,831,160		4,943,462		
1.4 Net (c)	210,219,058	1,902,932				208,316,126		
2. Liability December 31, current year from Part 1:								
2.1 Direct	47,028,397	2,944,740	19,596	545,385		43,518,676		
2.2 Reinsurance assumed	10,304,981					10,304,981		
2.3 Reinsurance ceded	5,188,531	2,493,246	19,596	545,385		2,130,304		
2.4 Net	52,144,847	451,494				51,693,353		
3. Amounts recoverable from reinsurers December 31, current year	1,054,748	140,805				913,943		
4. Liability December 31, prior year:								
4.1 Direct	44,814,850	3,098,297	17,581	1,791,058		39,907,914		
4.2 Reinsurance assumed	10,807,791					10,807,791		
4.3 Reinsurance ceded	6,688,459	2,528,342	17,581	1,791,058		2,351,478		
4.4 Net	48,934,182	569,955				48,364,227		
5. Amounts recoverable from reinsurers December 31, prior year	1,253,716	114,340				1,139,376		
6. Incurred Benefits								
6.1 Direct	192,191,680	8,658,054	2,015	2,585,487		180,946,125		
6.2 Reinsurance assumed	35,426,897	5,482				35,421,415		
6.3 Reinsurance ceded	13,989,886	6,905,529	2,015	2,585,487		4,496,855		
6.4 Net	213,628,691	1,758,006				211,870,685		

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	334,613	71,415	(263,198)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	10,473,231	28,081,783	17,608,552
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates		861,358	861,358
24. Health care and other amounts receivable	16,439,777	15,214,048	(1,225,729)
25. Aggregate write-ins for other-than-invested assets	942,659	927,888	(14,771)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	28,190,280	45,156,492	16,966,212
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	28,190,280	45,156,492	16,966,212
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501. Postage	394,750	525,825	131,075
2502. Other Receivables and Prepaid Expenses	383,591	229,375	(154,216)
2503. Disallowed IMR	164,318	172,688	8,370
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	942,659	927,888	(14,771)

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

On January 30, 2024, the Cigna Group entered into a definitive agreement to sell the Medicare Advantage, Medicare Stand-Alone Prescription Drug Plans, Medicare, and Other Supplemental Benefits and CareAllies businesses to Health Care Service Corporation ("HCSC"). The sale is expected to close during the first quarter of 2025, subject to applicable regulatory approvals and other customary closing conditions. Until the deal is closed, the Company and HCSC will continue to operate as separate and independent companies.

A. Accounting Practices

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

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

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

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 46,961,951	\$ 25,122,848
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP	—	—	—	—	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP	—	—	—	—	—
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 46,961,951	\$ 25,122,848
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 186,723,979	\$ 147,919,619
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP	—	—	—	—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP	—	—	—	—	—
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 186,723,979	\$ 147,919,619

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

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

C. Accounting Policy

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

The Company uses the following accounting policies:

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

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

When the Company determines it does not expect to recover the amortized cost basis of loan-backed or structured securities with declines in fair value (even if it does not intend to sell and has the intent and ability to hold), the non-interest portion of the impairment loss is recognized in realized investment

NOTES TO FINANCIAL STATEMENTS

losses. The non-interest portion is the difference between the amortized cost basis of the loan-backed or structured security and the net present value of its expected future cash flows. Expected future cash flows are based on assumptions about the collateral attributes, including prepayment speeds, default rates and changes in value.

- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
Investments in subsidiaries, controlled and affiliated entities are reported using the statutory equity method based on the entity's audited equity prepared using NAIC SAP in accordance with SSAP No. 97, Investments in Subsidiary, Controlled, and Affiliated Entities. These entities are presented on the balance sheet as common stock.
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
Not Applicable
- (9) Accounting Policies for Derivatives
Not Applicable
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation
The Company utilizes anticipated investment income as a factor in the premium deficiency calculation.
- (11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses
Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
Not Applicable
- (13) Method Used to Estimate Pharmaceutical Rebate Receivables
Not Applicable
- (14) Income Taxes
The Company is included in the consolidated United States federal income tax return filed by Cigna. Pursuant to the Tax Sharing Agreement with Cigna, federal income taxes are allocated to the Company as if it were filing on a separate return basis. The tax benefit of net operating losses, capital losses and tax credits are funded to the extent they reduce the consolidated federal income tax liability. The Company generally recognizes deferred income taxes when assets and liabilities have different values for financial statement and tax reporting purposes (temporary differences). Limitations of the admitted amount of the deferred tax asset are calculated in accordance with SSAP No. 101, Income Taxes, a Replacement of SSAP 10R and SSAP 10. More detailed information about the Company's income taxes is disclosed in Note 9. The accounting policy election has been made to disregard Corporate Alternative Minimum Tax (CAMT) when evaluating the need for a valuation allowance for the Company's regular deferred tax assets.

D. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances. Management has assessed and concluded that there were no conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date the financial statements are issued. Accordingly, the accompanying financial statements have been prepared on the going concern basis.

Note 2 – Accounting Changes and Correction of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. - C. Not applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions for loan-backed and other structured securities were obtained from external financial data sources. These assumptions are consistent with the current interest rate and economic environment.
- (2) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the Company had the intent to sell or does not have the intent and ability to retain the investment for a period of time sufficient to recover the amortized cost basis as of December 31, 2024.
- (3) The Company had no loan-backed and structured securities with recognized other-than-temporary impairments where the present value of cash flow expected to be collected is less than the amortized cost basis as of December 31, 2024.
- (4) As of December 31, 2024 loan-backed and structured securities with a decline in fair value from amortized cost were as follows, including the length of time of such decline:

a. The aggregate amount of unrealized losses:	1 Less than 12 Months	\$
	2 12 Months or Longer	\$ 64
b. The aggregate related fair value of securities with unrealized losses:	1 Less than 12 Months	\$
	2 12 Months or Longer	\$ 344,982

- (5) Management reviews loan-backed and structured securities with a decline in fair value from cost for impairment based on criteria that include:
- Length of time and severity of decline.

• Financial and specific near term prospects of the issuer.

• Changes in the regulatory, economic or general market environment of the issuer's industry or geographic region.

• The Company's intent to sell or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost.

NOTES TO FINANCIAL STATEMENTS

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

E. - K. Not Applicable.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Collateral held under security lending arrangements	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	—	—	—	—	—	—	—
i. FHLB capital stock	—	—	—	—	—	—	—
j. On deposit with states	3,977,871	—	—	—	3,977,871	3,826,821	151,050
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n. Other restricted assets	141,625,483	—	—	—	141,625,483	149,367,423	(7,741,940)
o. Total Restricted Assets	\$ 145,603,354	\$ —	\$ —	\$ —	\$ 145,603,354	\$ 153,194,244	\$ (7,590,890)

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	— %	— %
b. Collateral held under security lending arrangements	—	\$ —	— %	— %
c. Subject to repurchase agreements	—	\$ —	— %	— %
d. Subject to reverse repurchase agreements	—	\$ —	— %	— %
e. Subject to dollar repurchase agreements	—	\$ —	— %	— %
f. Subject to dollar reverse repurchase agreements	—	\$ —	— %	— %
g. Placed under option contracts	—	\$ —	— %	— %
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	—	\$ —	— %	— %
i. FHLB capital stock	—	\$ —	— %	— %
j. On deposit with states	—	3,977,871	0.8 %	0.8 %
k. On deposit with other regulatory bodies	—	—	— %	— %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	— %	— %
m. Pledged as collateral not captured in other categories	—	—	— %	— %
n. Other restricted assets	—	141,625,483	28.3 %	30.0 %
o. Total Restricted Assets	\$ —	\$ 145,603,354	29.1 %	30.8 %

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

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
Reinsurance with Great American and Continental General	\$ 141,625,483	\$ —	\$ —	\$ —	\$ 141,625,483	\$ 149,367,423	\$ (7,741,940)
Total (c)	\$ 141,625,483	\$ —	\$ —	\$ —	\$ 141,625,483	\$ 149,367,423	\$ (7,741,940)

Description of Assets	8	Percentage	
		9	10
	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Reinsurance with Great American and Continental General	\$141,625,483	28.3%	30.0%
Total (c)	\$141,625,483	28.3%	30.0%

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

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

M.- P. Not applicable.

Q. Prepayment Penalty and Acceleration Fees

NOTES TO FINANCIAL STATEMENTS

	General Account	Separate Accounts
(1) Number of CUSIPs	2	—
(2) Aggregate Amount of Investment Income	\$ (15,953)	\$ —

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company and other related entities participate in a corporate cash pooling arrangement to manage liquidity and optimize returns. Under NAIC guidance, entities report their entire cash balance in the cash pool as the asset type which represents a majority of the held assets. As of December 31, 2024 the Company's share of the cash pool by asset type were as follows:

December 31, 2024	
Asset Type	Percent Share
(1) Cash	—%
(2) Cash Equivalents	100.0%
(3) Short Term Investments	—%
(4) Total	100.0%

S. Aggregate Collateral Loans by Qualifying Investment Collateral
Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

A. Due and accrued income is excluded from surplus on the following basis:

Bonds - If deemed collectible, investment income due and accrued exceeding 90 days past due is non-admitted.

B. No amounts were excluded for the years ended December 31, 2024 and 2023.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 2,553,612
2. Nonadmitted	—
3. Admitted	\$ 2,553,612

D.-E. Not applicable.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.	12/31/2024			12/31/2023			Change		
(in whole dollars)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 26,839,501	\$ —	\$ 26,839,501	\$ 48,369,514	\$ —	\$ 48,369,514	\$(21,530,013)	\$—	\$(21,530,013)
(b) Statutory Valuation Allowance Adjustments	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	26,839,501	—	26,839,501	48,369,514	—	48,369,514	(21,530,013)	—	(21,530,013)
(d) Deferred Tax Assets Nonadmitted	10,473,231	—	10,473,231	28,081,783	—	28,081,783	(17,608,552)	—	(17,608,552)
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	16,366,270	—	16,366,270	20,287,731	—	20,287,731	(3,921,461)	—	(3,921,461)
(f) Deferred Tax Liabilities	1,163,027	—	1,163,027	993,868	—	993,868	169,159	—	169,159
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability)(1e – 1f)	\$ 15,203,243	\$ —	\$ 15,203,243	\$ 19,293,863	\$ —	\$ 19,293,863	\$(4,090,620)	\$—	\$(4,090,620)

NOTES TO FINANCIAL STATEMENTS

The realization of deferred tax assets (DTA) depends on the Company's historical earnings and the generation of future taxable income during the periods in which the temporary differences are deductible. Management may consider the scheduled reversal of deferred tax liabilities (including impact of available carryback and carryforward periods), projected taxable income, and tax planning strategies in making the assessment.

2.

	12/31/2024			12/31/2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Admission Calculation Components SSAP No. 101	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	15,203,243	—	15,203,243	19,293,863	—	19,293,863	(4,090,620)	—	(4,090,620)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	15,203,243	—	15,203,243	19,293,863	—	19,293,863	(4,090,620)	—	(4,090,620)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	—	—	25,728,111	—	—	19,293,863	—	—	6,434,248
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	1,163,027	—	1,163,027	993,868	—	993,868	169,159	—	169,159
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$16,366,270	\$ —	\$16,366,270	\$20,287,731	\$ —	\$20,287,731	\$(3,921,461)	\$ —	\$(3,921,461)

3.

	2024	2023
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	911.00%	662.00%
to determine recovery period and threshold limitation in 2(b)2 above.	\$ 171,520,737	\$ 128,625,756

NOTES TO FINANCIAL STATEMENTS

4.

Impact of Tax Planning Strategies	12/31/2024		12/31/2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) Capital
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$26,839,501	\$—	\$48,369,514	\$—	\$(21,530,013)	\$—
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$16,366,270	\$—	\$20,287,731	\$—	\$(3,921,461)	\$—
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(b) Does the Company's tax- planning strategies include the use of reinsurance?						
	Yes		No	X		

B. Regarding deferred tax liabilities that are not recognized:

All deferred tax liabilities have been properly recognized.

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2024	12/31/2023	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$ (14,957,735)	\$ 6,791,917	\$ (21,749,652)
(b) Foreign	—	—	—
(c) Subtotal (1a+1b)	(14,957,735)	6,791,917	(21,749,652)
(d) Federal income tax on net capital gains	7,504	13,533	(6,029)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (14,950,231)	\$ 6,805,450	\$ (21,755,681)

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2024	12/31/2023	(Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 3,935,531	\$ 3,660,416	\$ 275,115
(2) Unearned premium reserve	146,101	4,124	141,977
(3) Policyholder reserves	—	—	—
(4) Investments	—	—	—
(5) Deferred acquisition costs	12,294,469	31,881,089	(19,586,620)
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	6,384	6,174	210
(9) Pension accrual	—	—	—
(10) Receivables – nonadmitted	3,522,622	3,390,833	131,789
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other	6,934,394	9,426,878	(2,492,484)
(99) Subtotal (sum of 2a1 through 2a13)	26,839,501	48,369,514	(21,530,013)
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	10,473,231	28,081,783	(17,608,552)
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	\$ 16,366,270	\$ 20,287,731	\$ (3,921,461)
(e) Capital:			
(1) Investments	\$ —	\$ —	\$ —
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	—	—	—
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 – 2f – 2g)	—	—	—
(i) Admitted deferred tax assets (2d + 2h)	\$ 16,366,270	\$ 20,287,731	\$ (3,921,461)
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	\$ 376,869	\$ 315,596	\$ 61,273
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	502,433	417,468	84,965
(4) Policyholder reserves	—	—	—
(5) Other	283,725	260,804	22,921
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 1,163,027	\$ 993,868	\$ 169,159
(b) Capital:			
(1) Investments	\$ —	\$ —	\$ —
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	\$ —	\$ —	\$ —
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,163,027	\$ 993,868	\$ 169,159
4. Net deferred tax assets/liabilities (2i – 3c)	\$ 15,203,243	\$ 19,293,863	\$ (4,090,620)

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of non-admitted assets as the Change in Non-admitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement).

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2024	12/31/2023	(Col 1-2) Change
Total deferred tax assets	\$ 26,839,501	\$ 48,369,514	\$ (21,530,013)
Total deferred tax liabilities	1,163,027	993,868	169,159
Net deferred tax asset (liabilities)	\$ 25,676,474	\$ 47,375,646	\$ (21,699,172)
Statutory valuation allowance adjustment (SVA)	—	—	—
Net deferred tax asset/ (liabilities) after SVA	\$ 25,676,474	\$ 47,375,646	\$ (21,699,172)
Tax effect of unrealized gains/(losses)			—
Statutory valuation allowance adjustment allocated to			—
Other intraperiod allocation of deferred tax movement			—
Change in net deferred income tax [(charge)/benefit]			\$ (21,699,172)

D. Reconciliation of total statutory income taxes reported to tax at statutory rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes including realized capital gains/losses. The significant items causing this difference are as follows:

	12/31/2024	Effective Tax Rate
Provision computed at statutory rate	\$ 6,722,459	21.00%
Change in non-admitted assets	(134,891)	-0.42%
Stock options	139,856	0.44%
IMR	1,760	0.01%
Meals & Entertainment	10,575	0.03%
Lobbying Expense	3,035	0.01%
Other, net	6,147	0.02%
Total	\$ 6,748,941	21.09%
Federal income taxes incurred	\$ (14,950,231)	-46.70%
Change in net deferred income taxes	21,699,172	67.79%
Total statutory income taxes	\$ 6,748,941	21.09%

E. Carryforwards, recoverable taxes, and Internal Revenue Service (IRS) Code Sec. 6603 deposits:

1. At December 31, 2024 and 2023, the Company has utilized all of its net operating or capital loss carry forwards.
2. Life insurance companies are not able to carryback net operating losses. Capital income taxes available for recoupment in the event of future losses include:

2024 \$ 7,504

2023 13,533

2022 39,039
3. Deposits under IRS Code Section 6603 – Not applicable

F. Consolidated Federal Income Tax Returns

1. The Company Federal Income Tax return is consolidated with Cigna, and the following subsidiaries of Cigna:

ABD Group, Inc.	Cigna Healthcare of Georgia Inc	Express Scripts Pharmacy, Inc.
Accredo Health Group, Inc.	Cigna Healthcare of Illinois Inc	Express Scripts Sales Operations, Inc.
Accredo Health, Inc.	Cigna Healthcare of Indiana Inc	Express Scripts Senior Care, Inc.
AHG of New York, Inc.	Cigna Healthcare of Massachusetts Inc	Express Scripts Services Company, Inc.
Allegiance Benefit Plan Management Inc	Cigna Healthcare of New Hampshire Inc	Express Scripts Specialty Distribution Services, Inc.
Allegiance Cobra Services Inc	Cigna Healthcare of New Jersey Inc	Express Scripts Strategic Development, Inc.
Allegiance Life & Health Insurance Co	Cigna Healthcare of North Carolina Inc	Express Scripts Utilization Management, Inc.
Allegiance Re Inc	Cigna Healthcare of Pennsylvania Inc	Express Scripts, Inc.
American Retirement Life Insurance Company	Cigna Healthcare of South Carolina	Former Cigna Investments Inc
Arizona Healthplan Inc	Cigna Healthcare of St Louis Inc	Freco, Inc.
Benefit Management Corp	Cigna Healthcare of Tennessee Inc	GreatWest Healthcare of Illinois Inc
BioPartners in Care, Inc.	Cigna Healthcare of Texas Inc	Healthbridge Reimbursement & Product Support, Inc.
Bravo Health Mid-Atlantic, Inc.	Cigna Holding Company	Healthbridge, Inc.
Bravo Health Pennsylvania, Inc.	Cigna Holdings Inc	Healthsource Benefits Inc
Breakthrough Behavioral of Texas, Inc.	Cigna Holdings Overseas Inc	Healthsource Inc
Breakthrough Behavioral, Inc.	Cigna Insurance Company	Healthsource Properties Inc
Brewer, P.C.	Cigna Integrated Care Inc	Healthspring Life & Health Insurance Company
Brighter, Inc.	Cigna Intellectual Property Inc	Healthspring of Florida, Inc.

NOTES TO FINANCIAL STATEMENTS

Care Continuum, Inc.	Cigna International Corporation	Healthspring, Inc.
CareAllies, Inc.	Cigna International Finance Inc	IHN Inc.
CG Individual Tax Benefit Payments Inc	Cigna International Services Inc	Intermountain Underwriters Inc
CG Life Pension Benefit Payments Inc	Cigna Investment Group Inc	Kronos Optimal Health Company
CG LINA Pension Benefit Payments Inc	Cigna Investments Inc	Loyal American Life Insurance Company
Chiro Alliance Corporation	Cigna Linden Holdings Inc	Lynnfield Compounding Center, Inc.
Cigna Arbor Life Insurance Company	Cigna Managed Care Benefits Company	Lynnfield Drug, Inc.
Cigna Benefit Technology Solutions, Inc.	Cigna National Health Insurance Company	MAH Pharmacy, LLC
Cigna Benefits Financing, Inc.	Cigna Poplar Holdings Inc	Matrix Healthcare Services, Inc.
Cigna Dental Health Inc	Cigna RE Corporation	MCC Independent Practice Assoc of New York Inc
Cigna Dental Health of California Inc	Cigna Resource Manager Inc	MDL Medical Group TX, PLLC
Cigna Dental Health of Colorado Inc	Cigna Worldwide Insurance Company	MDLive Medical Group (DE), P.A.
Cigna Dental Health of Delaware Inc	Cigna-Evernorth Services, Inc.	MDLive Medical Group (IL), LLC
Cigna Dental Health of Florida Inc	Connecticut General Benefit Payments Inc.	MDLive Medical Group (NC), P.C.
Cigna Dental Health of Kansas Inc	Connecticut General Corporation	MDLive Medical Group (NJ), LLC
Cigna Dental Health of Kentucky Inc	Connecticut General Life Insurance Company	MDLive Medical Group (NM), LLC
Cigna Dental Health of Maryland Inc	Curascript, Inc.	MDLive Medical Group, P.A.
Cigna Dental Health of Missouri Inc	Diversified NY IPA, Inc.	MDLive, Inc.
Cigna Dental Health of New Jersey Inc	Diversified Pharmaceutical Services, Inc.	Medco Containment Insurance Company of New York
Cigna Dental Health of North Carolina Inc	ESI GP Holdings, Inc.	Medco Containment Life Insurance Company
Cigna Dental Health of Ohio Inc	ESI Mail Order Processing, Inc.	Medco Health Information Network Partners, Inc.
Cigna Dental Health of Pennsylvania Inc	ESI Mail Pharmacy Service, Inc.	Medco Health Puerto Rico, LLC
Cigna Dental Health of Texas Inc	ESSCH Holdings, Inc.	Medco Health Services, Inc.
Cigna Dental Health of Virginia Inc	Evernorth Behavioral Care Group of California	Medco Health Solutions, Inc.
Cigna Dental Healthplan of Arizona Inc	Evernorth Behavioral Care Group of Florida	Medsolutions Holdings, Inc.
Cigna Direct Marketing Company Inc.	Evernorth Behavioral Care Group of New Jersey	MSI Health Organization of Texas
Cigna Federal Benefits Inc	Evernorth Behavioral Care Group of New York	Olympic Health Management Services Inc
Cigna Global Holdings Inc	Evernorth Behavioral Health of California, Inc.	Olympic Health Management Systems Inc
Cigna Global Insurance Company Limited	Evernorth Behavioral Health of Texas, Inc.	Patient Provider Alliance, Inc.
Cigna Global Reinsurance Company LTD	Evernorth Behavioral Health, Inc.	Priority Healthcare Corporation
Cigna Health and Life Insurance Company	Evernorth Care Solutions, Inc.	Priority Healthcare Distribution, Inc.
Cigna Health Corporation	Evernorth Federal Services, Inc.	Provident American Life and Health Insurance Company
Cigna Health Management Inc	Evernorth Health, Inc.	Sagamore Health Network Inc
Cigna Healthcare Benefits Inc	Evernorth Sales Operations, Inc.	Spectracare Health Care Ventures, Inc.
Cigna Healthcare Holdings Inc	Evernorth Strategic Development, Inc.	SpectraCare, Inc.
Cigna Healthcare Inc	Evernorth Wholesale Distribution, Inc.	Sterling Life Insurance Company
Cigna Healthcare Mid-Atlantic Inc	eviCore 1, LLC	Tel-Drug Inc
Cigna Healthcare of Arizona Inc	Express Reinsurance Company	Temple Ins Company Limited
Cigna Healthcare of California Inc	Express Scripts Administrators, LLC	TFB Medical Practice (NY), PLLC
Cigna Healthcare of Colorado Inc	Express Scripts Canada Holding Company	Thomas Fordham Brewer, MD, INC.
Cigna Healthcare of Connecticut Inc	Express Scripts Health Information Network Partners. Inc.	Verity Solutions Group, Inc.
Cigna Healthcare of Florida Inc	Express Scripts Pharmaceutical Procurement, LLC	

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

G. Federal or Foreign Income Tax Loss Contingencies

1.
- The statute of limitations for Cigna’s consolidated federal income tax returns through 2016 have closed. The statute of limitation for Cigna’s 2020 tax return has also closed. However, Cigna filed amended returns for both the 2015 and 2016 tax years, which are under review by the IRS. Additionally, the IRS is currently examining Cigna’s returns for 2017 through 2018. No material impacts are anticipated for the Company.

NOTES TO FINANCIAL STATEMENTS

2. In management’s opinion, the Company has adequate tax liabilities to address potential exposures involving tax positions the Company has taken that may be challenged by the IRS upon audit. These liabilities could be revised in the near term if estimates of the Company’s ultimate liability change as a result of new developments or a change in circumstances. No material contingent tax liability is included in the Company’s current federal income tax payable. The Company does not expect a significant increase in federal or foreign contingent tax liability within the next twelve months.
3. The Company is an applicable reporting entity with tax allocation agreement exclusion for Corporate Alternative Minimum Tax purposes.

H. Repatriation Transition Tax (RTT) – Not applicable

I. Alternative Minimum Tax (AMT) Credit – Not applicable

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

A. - C. Nature of the Relationship Involved

On November 15, 2024, the Company received a \$35,000,000 cash dividend from American Retirement Life Insurance Company ("ARLIC"), it's wholly-owned subsidiary.

On February 19, 2013, the Company entered into a line of credit agreement with Cigna Holdings, Inc. ("CHI") under which LALIC can borrow up to \$30,000,000 from CHI. The agreement provides for two rate/maturity options; a) a variable rate payable on demand or b) a fixed rate with a stated maturity not to exceed 270 days. There were no amounts outstanding at December 31, 2024, and borrowings during the year were not material.

On February 19, 2013, the Company also entered into a line of credit agreement with The Cigna Group ("Cigna") under which Cigna can borrow up to \$30,000,000 from LALIC. Borrowing terms under this agreement are identical to the terms under the LALIC/CHI agreement discussed above. Cigna did not borrow under this agreement in 2024.

D. Amounts Due From or To Related Parties

At December 31, 2024, the Company reported \$9,009,958 as amounts due from affiliated companies and \$13,161,258 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

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

- (1) The Company and certain related parties have entered into service contracts and cost-sharing arrangements, including an expense sharing agreement in which the parties share expenses for certain shared services. These arrangements include providing or being provided with management services, computers, data processing and other services, as well as equipment, supplies and office space. The Company also allocates a portion of its operating expenses to affiliated companies for which it performs certain administrative services. The Company paid \$139,493,702 in 2024 and \$135,227,534 in 2023 under these arrangements and received \$87,698,468 in 2024 and \$81,999,529 in 2023.
- (2) The Company's investment portfolio is managed by Cigna Investments, Inc. ("CII"). The company paid CII \$639,177 and \$684,228 in 2024 and 2023, related to those services.
- (3) LALIC entered into an agreement with Cigna Health Management ("CHM"), effective June 5, 2015 whereby CHM will provide consultative services with respect to demand management in conjunction with the administration of health benefit plans and health insurance policies; specifically CHM provides a 24-hour health information telephone line in which nurses answer questions, explain medical options and suggest resources. The Company paid CHM \$15,268 and \$18,909 in 2024 and 2023, related to these services.
- (4) LALIC entered into an agreement with Cigna Health and Life Insurance Company ("CHLIC"), effective November 1, 2015, whereby CHLIC will provide LALIC access to and support for the CignaPlus Savings dental discount program to be offered to LALIC customers. The Company paid CHLIC \$4,716 in 2024 and 2023 for these services.
- (5) Salaried officers and other key employees of the Company are eligible to be awarded shares of Cigna Common Stock in the form of stock options, restricted stock grants, dividend equivalent rights and grants of Cigna Common Stock in lieu of cash payable under various plans. Costs allocated to the Company for the awards was \$341,257 in 2024 and \$144,079 in 2023.
- (6) The Company is party to Cigna’s Consolidated State Tax Agreement (the State TSA). The State TSA sets forth the method of allocation of Cigna's state income taxes for state or local returns filed on a consolidated, combined or unitary basis to its wholly-owned domestic subsidiaries, including the Company.

F. Guarantees or Undertakings

Not Applicable

G. Nature of the Control Relationship

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

H. - O. Not applicable.

Note 11 – Debt

Not applicable.

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

A. - F. Not applicable.

G. Consolidated/Holding Company Plans

- (1) Employees' Retirement Plan:

(a) Effective January 1, 2013, the Company participates in the Cigna 401(k) Plan (the Savings Plan) that is sponsored by Cigna. Employees are eligible to participate in the Savings Plan immediately upon hire; however, a one-year service requirement must be met to receive company contributions. Expense allocated to the Company was \$687,080 in 2024 and \$820,445 in 2023.
- (2) Deferred Compensation Plans:

Not applicable.
- (3) Post Retirement Benefits - Not applicable

H. Postemployment Benefits and Compensated Absences

NOTES TO FINANCIAL STATEMENTS

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

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

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

The Medicare Modernization Act had no impact on the Company's postretirement benefits.
- (3) Disclosure of Gross Benefit Payments

Not Applicable.

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

- A. Number of Share and Par or State Value of Each Class
- The Company has 2,500 shares authorized and 1,800 shares issued and outstanding. All shares are class A shares.
- B. Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues
- Not applicable
- C. Dividend Restrictions
- The maximum amount of dividends that can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards to policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31.
- D. Dates and Amounts of Dividends Paid
- The Company paid a \$65,000,000 ordinary dividend to it’s parent, CHLIC, on November 15, 2024.
- E. Profits that may be Paid as Ordinary Dividends to Stockholders
- The amount available to dividend in 2025 without prior approval of the Ohio Department of Insurance is \$46,961,951 based on net income.
- F. - I. Not applicable.
- J. The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: \$(24,824,009).
- K. - M. Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

- A. Not applicable.
- B. Assessments
- (1) Assessments Where Amount is Known or Unknown

The Company operates in a regulatory environment that may result in it being assessed by various state insurance guaranty funds to help pay for the cost of other insurance company insolvencies. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2024, the Company held a liability for future assessments of \$411,250. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.
- (2) Assessments

Assets recognized from paid and accrued tax offsets for the year ended December 31, 2024, are as follows:

a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	411,081
b. Decreases current year:		
Premium tax offsets applied		51,635
c. Increases current year:		
Premium tax offsets accrued		18,520
Allowance for unrealizability		
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	377,966

- (3) Guaranty Fund Liabilities and Assets Related to Assessments from Insolvencies for Long-Term Care Contracts
- On March 1, 2017, the Commonwealth Court of Pennsylvania entered an order of liquidation of Penn Treaty Network America Insurance Company, together with its subsidiary American Network Insurance Company (collectively "Penn Treaty", a long-term care insurance carrier), triggering guaranty fund coverage and accrual of a liability. For the year ended December 31, 2024, the Company recorded an expense of \$10,600 in taxes licenses and fees, including assessments paid and its estimate of future assessments net of future premium tax offsets on a discounted basis. This assessment is expected to be updated in future periods for changes in the estimate of the insolvency.

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

- a. Discount Rate Applied 3.5%
- b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company and American Network Insurance Company	\$ 301,625	\$ 273,180	\$ 308,991	\$ 263,304

NOTES TO FINANCIAL STATEMENTS

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

	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Name of the Insolvency						
Penn Treaty Network America Insurance Company and American Network Insurance Company	6	2-55	14	6	2-60	5

C. - E. Not applicable.

F. All Other Contingencies

Other Legal Matters

In the normal course of its business operations, the Company is involved in litigation and other regulatory matters from time to time with claimants, beneficiaries, and other parties. When the Company, in the normal course of its regular review of such matters has determined that a material loss is reasonably possible, the matter is disclosed. In accordance with Statutory Accounting Principles, when litigation or other regulatory matters result in loss contingencies that are both probable and estimable, the Company accrues the estimated loss by a charge to operations. The amount accrued represents management's best estimate of the probable loss at the time. If only a range of estimated losses can be determined, the Company accrues an amount within the range that, in management's judgment, reflects the most likely outcome. If none of the estimates within the range is a better estimate than any other amount, the Company accrues the mid-point of the range.

Any disputed tax matters arising from audits by the Internal Revenue Service or other taxing authorities, including those resulting in litigation, are accounted for under the NAIC's accounting guidance for tax loss contingencies.h

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

Note 15 – Leases

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

A. Fair Value Measurements

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

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

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

- (1) Fair Value Measurements at Reporting Date
None.
- (2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy
None.

NOTES TO FINANCIAL STATEMENTS

- (3) Level 3 Transfers
None.
- (4) Valuation Techniques and Inputs
Refer to section C for the Company's valuation techniques and inputs.

B. Other Fair Value Disclosures

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

C. Aggregate Fair Value of All Financial Instruments

The following tables provide the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2024 and December 31, 2023.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
December 31, 2024							
Bonds	\$ 281,476,792	\$ 299,232,348	\$ 3,374,563	\$ 278,102,229	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 23,909,241	\$ 23,909,241	\$ (1,856,687)	\$ 25,765,928	\$	\$	\$
Contract Loans	\$	\$ 150,627	\$	\$	\$	\$	\$ 150,627
December 31, 2023							
Bonds	\$ 290,079,746	\$ 309,796,108	\$ 3,333,152	\$ 286,746,594	\$	\$	\$
Cash, Cash Equivalents, and Short-term Investments	\$ 21,498,247	\$ 21,498,247	\$ (2,676,630)	\$ 24,174,877	\$	\$	\$
Contract Loans	\$	\$ 107,235	\$	\$	\$	\$	\$ 107,235

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

Bonds

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

Cash, Cash Equivalents and Short-Term Investments

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

D. Disclosures about Financial Instruments Not Practicable to Estimate Fair Value

Contract Loans

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

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract Loans	\$ 150,627	8%	N/A	It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies.

E. Investments Measured Using the NAV Practical Expedient
None.

Note 21 – Other Items

- A. - B. Not applicable.
- C. Other Disclosures
Assets in the amount of \$145,603,354 and \$153,194,244 at December 31, 2024 and 2023, respectively, were on deposit with government authorities or trustees as required by law or in accordance with the terms of various reinsurance agreements.
- D. - I. Not applicable.
- J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)
The Company does not admit negative (disallowed) IMR.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through February 28, 2025, the date financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 23 – Reinsurance

A. Ceded Reinsurance Report

Section1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes [] No [X]
If yes, give full details.
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? Yes [] No [X]
If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes [] No [X]
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes [] No [X]
If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

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

B. Uncollectible Reinsurance

No reinsurance recoverables were written off.

C. - H. Not applicable.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2023 were \$56,877,488. As of December 31, 2024, \$42,185,065 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$14,408,961 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement, cancer treatment and disability income lines of insurance. Therefore, there has been a \$283,462 favorable prior year development since December 31, 2023 to December 31, 2024. The change is generally the result of ongoing analysis of recent loss development trends.

B. Information about Significant Changes in Methodologies and Assumptions

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

Note 26 – Intercompany Pooling Arrangements

Not applicable.

Note 27 – Structured Settlements

Not applicable.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

- a. Participating policies represent approximately 5.9% of the total life insurance inforce at December 31, 2024. Most of the Company's life business in force is ceded under a 100% coinsurance agreement.
- b. Policyholder dividends are recognized on the policy's anniversary.
- c. Dividends to policyholders in 2024 were \$167,430, all of which was ceded to another company.
- d. No additional income was allocated to participating policyholders.

Note 30 – Premium Deficiency Reserves

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 31 – Reserves for Life Contracts and Annuity Contracts

- (1) Reserve Practices
- The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Valuation of Substandard Policies
- Extra premiums are charged for substandard lives. Reserves are based on a combination of mean reserves for substandard lives and the gross premiums charged for such.
- (3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums
- As of December 31, 2024, the Company had \$858,575 of insurance in force, all of which is 100% ceded, for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$372,971 at year-end and are reported in Exhibit 5, Miscellaneous Reserves section.
- (4) Method Used to Determine Tabular Interest, Reserves Released, and Cost
- The Tabular Interest has been determined by formula as described in the instructions. The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions. The Tabular Cost has been determined by formula as described in the instructions.
- (5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies
- For the determination of tabular interest on funds not involving life for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
- (6) Details for Other Changes
- The change in reserves in Exhibit 7, Line 4, Column 3 of \$441,778 is a balancing item.
- The changes in column 5 of \$(110,217)), and column 6 of \$(24,418)) are balancing items.

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

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

	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. INDIVIDUAL ANNUITIES:					
1. Subject to Discretionary Withdrawal:					
(a) With market value adjustment	\$	\$	\$	—	0.0%
(b) At book value less current surrender charge of 5% or more	—			—	0.0%
(c) At fair value					0.0%
(d) Total with market value adjustment or at fair value (total of a through c)	\$ —	\$ —	\$ —	\$ —	0.0%
(e) At book value without adjustment (minimal or no charge or adjustment)	49,678,634			49,678,634	91.9%
2. Not subject to discretionary withdrawal	4,394,174			4,394,174	8.1%
3. Total (gross: direct + assumed)	54,072,808	—	—	54,072,808	100.0%
4. Reinsurance ceded	54,072,808			54,072,808	
5. Total (net)* (3) - (4)	\$ —	\$ —	\$ —	\$ —	
6. Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$	\$	\$	\$	

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

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS (no life contingencies)	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to Discretionary Withdrawal:					
(a) With market value adjustment	\$	\$	\$	\$	%
(b) At book value less current surrender charge of 5% or more					%
(c) At fair value					%
(d) Total with market value adjustment or at fair value (total of a through c)	\$	\$	\$	\$	%
(e) At book value without adjustment (minimal or no charge or adjustment)	8,936,815			8,936,815	100.0%
2. Not subject to discretionary withdrawal				—	0.0%
3. Total (gross: direct + assumed)	8,936,815	—	—	8,936,815	100.0%
4. Reinsurance ceded	8,936,753			8,936,753	
5. Total (net)* (3) - (4)	\$ 62	\$	\$	\$ 62	
6. Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$	\$	\$	\$	

D. Life and Accident & Health Annual Statement:

(1) Exhibit 5, Annuities section, Total (net)	\$ —
(2) Exhibit 5, Supplementary contracts with life contingencies section, Total (net)	—
(3) Exhibit 7, Deposit-type contracts, Line 14, Column 1	62
(4) Subtotal	\$ 62
Separate Accounts Statement:	—
(5) Exhibit 3, Line 0299999, Column 2	\$ —
(6) Exhibit 3, Line 0399999, Column 2	—
(7) Policyholder dividend and coupon accumulations	—
(8) Policyholder premiums	—
(9) Guaranteed interest contracts	—
(10) Other contract deposit funds	—
(11) Subtotal	\$ —
(12) Combined Total	\$ 62

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

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

	Account Value	General Account Cash Value	Reserve	Separate Account- Account Value	Guaranteed and Cash Value	Nonguaranteed Reserve
(1) Term Policies with Cash Value	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(2) Universal Life	17,510,680	17,510,680	14,672,148	—	—	—
(3) Universal Life with Secondary Guarantees				—	—	—
(4) Indexed Universal Life				—	—	—
(5) Indexed Universal Life with Secondary Guarantees				—	—	—
(6) Indexed Life				—	—	—
(7) Other Permanent Cash Value Life Insurance	20,979,851	20,979,851	20,682,456	—	—	—
(8) Variable Life	—	—	—	—	—	—
(9) Variable Universal Life	—	—	—	—	—	—
(10) Miscellaneous Reserves	—	—	—	—	—	—

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

(1) Term Policies without Cash Value	XXX	XXX	\$ 61,227,778	XXX	XXX	\$ —
(2) Accidental Death Benefits	XXX	XXX	34,552	XXX	XXX	—
(3) Disability – Active Lives	XXX	XXX	8,189	XXX	XXX	—
(4) Disability – Disabled Lives	XXX	XXX	372,971	XXX	XXX	—
(5) Miscellaneous Reserves	XXX	XXX	3,039,422	XXX	XXX	—

C.	Total (gross: direct + assumed)	\$ 38,490,531	\$ 38,490,531	\$ 100,037,516	\$ —	\$ —	\$ —
D.	Reinsurance Ceded	17,510,680	33,353,988	92,630,120	—	—	—
E.	Total (net) (c) (D)	\$ 20,979,851	\$ 5,136,543	\$ 7,407,396	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

F.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 7,407,396
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	—
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	—
(6) Subtotal	\$ 7,407,396
Separate Accounts Annual Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$ —
(8) Exhibit 3, Line 0499999, Column 2	—
(9) Exhibit 3, Line 0599999, Column 2	—
(10) Subtotal (Lines (7) through (9))	\$ —
(11) Combined Total ((6) and (10))	\$ 7,407,396

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of end of December 31, 2024 were:

	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary new business	12,797	5,390
(3) Ordinary renewal	108,413	45,664
(4) Credit life	—	—
(5) Group life	—	—
(6) Group annuity	—	—
(7) Totals	\$ 121,210	\$ 51,054

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

At December 31, 2024 and December 31, 2023, reserves for LAE totaled \$1,362,975 and \$1,589,223.

The Company incurred \$2,306,820 and paid \$2,533,068 of loss adjustment expenses in the current year of which \$177,064 of the paid amount was attributable to insured events of prior years.

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes ☒ No ☐

1.2

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

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

OH

1.4

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

Yes ☒ No ☐

1.5

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

0001739940

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

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

12/31/2023

3.2

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

12/31/2018

3.3

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

05/01/2020

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

Yes ☐ No ☐ N/A ☒

3.6

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

Yes ☐ No ☐ N/A ☒

4.1

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

Yes ☐ No ☒
Yes ☐ No ☒

4.2

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

Yes ☐ No ☒
Yes ☐ No ☒

5.1

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

Yes ☐ No ☒

5.2

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

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

6.1

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

Yes ☐ No ☒

6.2

If yes, give full information
.....

7.1

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

Yes ☐ No ☒

7.2

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If the response to 8.1 is yes, please identify the name of the DIHC.
- 8.3

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

Yes [] No [X]
- 8.4

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

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

- 8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [] No [X]
- 8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [] No [] N/A [X]
9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? PriceWaterhouseCoopers, LLP, 185 Asylum St, Ste 2400, Hartford, CT 06103-3404
- 10.1

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

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

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

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

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

Yes [] No [X] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain.
The Audit Committee of Connecticut General Corporation serves as the Company's Audit Committee for the purpose of compliance with Ohio Insurance Law
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Daniel E. Paffumi, FSA, MAAA, Appointed Actuary, 500 Great Circle Road, Nashville, TX 37228
- 12.1

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

Yes [] No [X]
- 12.11

Name of real estate holding company ...
- 12.12

Number of parcels involved
- 12.13

Total book/adjusted carrying value

\$
- 12.2

If yes, provide explanation
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

Yes [] No [] N/A []
- 14.1

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

Yes [X] No []
- a.

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

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

Compliance with applicable governmental laws, rules and regulations;
- d.

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

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
All employees of Cigna Corporation and its subsidiaries, including senior managers, are subject to the same code of ethics. The code has been amended from time to time to enhance clarity and relevance. There is no separate code for senior managers.
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others \$

21.24 Other \$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses \$ 11,612

22.23 Other amounts paid \$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

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

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

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

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

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

25.093 Total payable for securities lending reported on the liability page \$

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements \$

26.22 Subject to reverse repurchase agreements \$

26.23 Subject to dollar repurchase agreements \$

26.24 Subject to reverse dollar repurchase agreements \$

26.25 Placed under option agreements \$

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$

26.27 FHLB Capital Stock \$

26.28 On deposit with states 3,977,871

26.29 On deposit with other regulatory bodies \$

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$

26.32 Other 141,625,483

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase bank N.A.	4 Chase Metro Tech Center, Brooklyn, New York 11245
The Bank of New York Mellon	240 Greenwich Street Floor 7E, New York, New York 10286

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
105811	Cigna Investments, Inc. ....	.....	SEC	DS.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	299,232,349	281,476,792	(17,755,557)
31.2 Preferred stocks			
31.3 Totals	299,232,349	281,476,792	(17,755,557)

- 31.4 Describe the sources or methods utilized in determining the fair values:
Fair values are based on quoted market prices when available. When market prices are not available, fair value is generally estimated using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality. In instances where there is little or no market activity for the same or similar instruments, the Company estimates fair value using methods, models and assumptions that the Company believes a hypothetical market participant would use to determine a current transaction price. These valuation techniques involve some level of estimation and judgment by the Company which become significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model or input used.
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 33.2 If no, list exceptions:
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]
35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [] No [X]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?

Yes [] No [X]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3

If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums
.....

OTHER

- 40.1

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

\$
- 40.2

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

1	2
Name	Amount Paid
.....
- 41.1

Amount of payments for legal expenses, if any?

\$
- 41.2

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

1	2
Name	Amount Paid
.....
- 42.1

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

\$
- 42.2

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

1	2
Name	Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []

1.2 If yes, indicate premium earned on U.S. business only.\$162,453,367

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$

1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$

1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$126,223,155

1.6 Individual policies:

Most current three years:

1.61 Total premium earned\$2,400,217

1.62 Total incurred claims\$1,814,835

1.63 Number of covered lives958

All years prior to most current three years:

1.64 Total premium earned\$160,053,151

1.65 Total incurred claims\$124,408,320

1.66 Number of covered lives42,183

1.7 Group policies:

Most current three years:

1.71 Total premium earned\$

1.72 Total incurred claims\$

1.73 Number of covered lives

All years prior to most current three years:

1.74 Total premium earned\$

1.75 Total incurred claims\$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	344,446,732	346,038,304
2.2 Premium Denominator	349,281,210	350,964,358
2.3 Premium Ratio (2.1/2.2)	0.986	0.986
2.4 Reserve Numerator	61,676,869	59,734,926
2.5 Reserve Denominator	250,918,149	245,811,672
2.6 Reserve Ratio (2.4/2.5)	0.246	0.243

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A [X]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$

3.4 State the authority under which Separate Accounts are maintained:

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No []

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1 Amount of loss reserves established by these annuities during the current year:\$

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	
.....

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 6,857,741
- 7.2 Total Incurred Claims \$ 8,658,054
- 7.3 Number of Covered Lives 22,381

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [] No [X] N/A []

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life

Amount at Risk

10.01 Modified Coinsurance Assumed Reserves\$

10.02 Modified Coinsurance Ceded Reserves\$
- Individual and Industrial Life Policies With Pricing Flexibility

Amount at Risk

10.03 Net Amount (Direct + Assumed - Ceded) in Force\$

10.04 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)\$

10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)\$

10.06 Net Modified Coinsurance Reserves (Assumed – Ceded)\$

10.07 Life Reserves (10.04 + 10.05 + 10.06)\$

10.08 Life Net Amount at Risk (10.03 - 10.07)\$
- Individual and Industrial Term Life Policies Without Pricing Flexibility

Amount at Risk

10.09 Net Amount (Direct + Assumed - Ceded) in Force\$

10.10 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)\$

10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)\$

10.12 Net Modified Coinsurance Reserves (Assumed – Ceded)\$

10.13 Life Reserves (10.10 + 10.11 + 10.12)\$

10.14 Life Net Amount at Risk (10.09 - 10.13)\$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

Group and Credit Life (Excluding FEGLI/SGLI)		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$
10.16	Modified Coinsurance Ceded Reserves	\$
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under		Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.18	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.20	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$
10.22	Life Net Amount at Risk (10.17 - 10.21)	\$
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months		Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.24	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.26	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$
Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility		Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.30	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.32	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$

Life, Accident and Health Companies Only:

- 11.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []
- 11.2

Net reimbursement of such expenses between reporting entities:

11.21 Paid

11.22 Received.....

\$139,493,702

\$ 87,698,468
- 12.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]
- 12.2

If yes, what amount pertaining to these lines is included in:

12.21 Page 3, Line 1

12.22 Page 4, Line 1

\$

\$
13.

For stock reporting entities only:
- 13.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$..... 100,252,691
14.

Total dividends paid stockholders since organization of the reporting entity:

14.11 Cash

14.12 Stock

\$362,311,856

\$
- 15.1

Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as:
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

Yes [] No [X]
- 15.2

If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement?

Yes [] No []
- 15.3

If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

1

2

3

Reinsurance

Reinsurance

Net

Assumed

Ceded

Retained

15.31 Earned premium

15.32 Paid claims

15.33 Claim liability and reserve (beginning of year)

15.34 Claim liability and reserve (end of year)

15.35 Incurred claims

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES

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

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	.....	.....
15.42	\$25,000 - 99,999	.....	.....
15.43	\$100,000 - 249,999	.....	.....
15.44	\$250,000 - 999,999	.....	.....
15.45	\$1,000,000 or more	.....	.....

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools?\$

Fraternal Benefit Societies Only:

16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
17. How often are meetings of the subordinate branches required to be held?
.....
18. How are the subordinate branches represented in the supreme or governing body?
.....
19. What is the basis of representation in the governing body?
.....
- 20.1 How often are regular meetings of the governing body held?
.....
- 20.2 When was the last regular meeting of the governing body held?
- 20.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 20.4 How many members of the governing body attended the last regular meeting?
- 20.5 How many of the same were delegates of the subordinate branches?
21. How are the expenses of the governing body defrayed?
.....
22. When and by whom are the officers and directors elected?
.....
23. What are the qualifications for membership?
.....
24. What are the limiting ages for admission?
.....
25. What is the minimum and maximum insurance that may be issued on any one life?
.....
26. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []
27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 28.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 28.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
29. What proportion of first and subsequent year's payments may be used for management expenses?
29.11 First Year %
29.12 Subsequent Years %
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 30.2 If so, what amount and for what purpose? \$
- 31.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 31.2 If yes, at what age does the benefit commence?
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 32.2 If yes, when?
.....
33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 34.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 34.3 If yes, explain
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 37.2 If yes, what is the date of the original lien and the outstanding balance of the liens that remain unpaid?
.....

.....	Outstanding Liens
Date	Amount
.....
.....

FIVE-YEAR HISTORICAL DATA

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

	1 2024	2 2023	3 2022	4 2021	5 2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	251,590	266,065	279,667	295,841	311,715
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	25,006	27,767	44,193	72,555	76,550
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	1,461	1,757	1,818	1,966	2,474
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	278,058	295,589	325,678	370,362	390,739
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	5,760	8,333	7,039	7,563	10,584
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	5,760	8,333	7,039	7,563	10,584
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	4,343,599	4,318,557	4,219,947	4,289,721	4,161,315
15. Group life (Line 20.4, Col. 3)					
16. Individual annuities (Line 20.4, Col. 4)					
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)	344,937,611	346,645,801	347,512,072	359,043,238	369,866,130
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	349,281,210	350,964,358	351,732,019	363,332,959	374,027,445
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	472,710,047	438,276,441	386,312,623	403,004,012	411,450,468
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	285,986,067	290,356,822	280,768,875	269,378,102	251,429,672
23. Aggregate life reserves (Page 3, Line 1)	7,407,394	6,354,456	5,345,325	4,214,104	3,029,163
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	191,365,913	190,523,033	186,044,367	178,614,239	164,585,122
25. Deposit-type contract funds (Page 3, Line 3)	62	62	62	62	62
26. Asset valuation reserve (Page 3, Line 24.01)	3,347,278	3,275,055	2,952,044	2,554,733	2,310,477
27. Capital (Page 3, Lines 29 and 30)	5,400,000	5,400,000	5,400,000	5,400,000	5,640,000
28. Surplus (Page 3, Line 37)	181,323,980	142,519,619	100,143,748	128,225,910	154,380,796
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	22,601,188	26,872,691	41,313,095	36,327,826	52,688,735
Risk-Based Capital Analysis					
30. Total adjusted capital	190,071,258	152,313,413	109,437,327	137,533,844	163,345,133
31. Authorized control level risk - based capital	19,191,586	20,096,723	21,813,748	22,816,174	22,662,728
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	70.7	76.5	82.3	77.8	74.2
33. Stocks (Lines 2.1 and 2.2)	23.6	18.1	15.7	20.7	22.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	5.6	5.3	1.9	1.5	3.5
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)		0.0	0.0		
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	100,051,870	73,379,420	57,255,977	76,712,016	84,547,835
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	100,051,870	73,379,420	57,255,977	76,712,016	84,547,835
51. Total Investment in Parent included in Lines 44 to 49 above					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	28,190,280	45,156,492	45,788,635	39,916,428	36,932,615
53. Total admitted assets (Page 2, Line 28, Col. 3)	472,710,047	438,276,441	386,312,623	403,004,012	411,450,468
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	11,881,006	10,472,294	9,530,977	9,531,466	9,069,591
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(55,665)	(16,738)	(20,512)		19,795
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	61,672,450	31,123,443	20,543,961	22,164,181	20,821,164
57. Total of above Lines 54, 55 and 56	73,497,791	41,578,999	30,054,426	31,695,647	29,910,550
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	1,974,869	1,904,451	1,870,529	1,558,749	1,194,018
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	211,870,685	212,815,636	219,306,012	231,845,400	231,153,517
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	1,052,938	1,009,131	1,131,222	1,184,940	1,125,666
61. Increase in A & H reserves (Line 19, Col. 6)	842,880	4,478,666	7,430,127	14,029,118	11,736,616
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	29.9	29.0	27.2	25.1	24.7
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.1	8.6	11.8	3.8	4.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	61.7	62.9	65.4	68.6	65.8
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.2	0.1	0.1	0.1
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	32.6	31.2	29.3	27.2	26.9
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)				XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	56,596,004	57,087,482	56,054,479	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	56,877,489	61,836,599	60,859,094	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)	188,617	53,874	(157,371)		
74. Individual term life (Page 6.1, Col. 4)					
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)					
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)					
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)					
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)					
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)					
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)					
96. Individual other annuities (Page 6.3, Col. 7)					
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)	3,918	51,627	96,932		
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)	34,957,179	20,856,604	23,043,932		
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)	46,768	3,674	44,033		
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)	378,154	51,768	(949,183)		
113. A & H-long-term care (Page 6.5, Col. 12)	(961)	(1,022)	(1,037)		
114. A & H-other (Page 6.5, Col. 13)	11,443,941	4,123,061	43,081		
115. Aggregate of all other lines of business (Page 6, Col. 8)					
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	47,017,616	25,139,586	22,120,387		

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			23,484	293,832			4	45	1,757	295,589
2. Issued during year			665	5,760						5,760
3. Reinsurance assumed										
4. Revived during year			3	117						117
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			668	5,877						5,877
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			24,152	299,709			4	45	1,757	301,466
Deductions during year:										
10. Death			1,008	8,429			XXX			8,429
11. Maturity			30	101			XXX			101
12. Disability							XXX			
13. Expiry			166	1,886						1,886
14. Surrender			378	6,848				9	296	7,144
15. Lapse			189	4,806						4,806
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)				1,043						1,043
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			1,771	23,112				9	296	23,408
21. In force end of year (b) (Line 9 minus Line 20)			22,381	276,597			4	36	1,461	278,058
22. Reinsurance ceded end of year	XXX		XXX	221,082	XXX		XXX	XXX	1,461	222,543
23. Line 21 minus Line 22	XXX		XXX	55,515	XXX	(a)	XXX	XXX		55,515
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.										
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.										
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX.....	.....	XXX.....	.....
25. Other paid-up insurance .....	.....	.....	6,820.....	23,950.....
26. Debit ordinary insurance	XXX.....	XXX.....	.....	.....

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	.....	.....	56.....	250.....
28. Term policies - other .....	.....	.....	85.....	11,094.....
29. Other term insurance - decreasing	XXX.....	.....	XXX.....	35.....
30. Other term insurance	XXX.....	.....	XXX.....	5,071.....
31. Totals (Lines 27 to 30) .....	.....	.....	141.....	16,450.....
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX.....	.....	XXX.....	.....
33. Totals, extended term insurance	XXX.....	XXX.....	1,213.....	8,556.....
34. Totals, whole life and endowment	665.....	5,760.....	21,027.....	251,590.....
35. Totals (Lines 31 to 34)	665.....	5,760.....	22,381.....	276,596.....

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....	.....	.....	.....	.....
37. Ordinary	5,760.....	.....	260,213.....	16,383.....
38. Credit Life (Group and Individual) .....	.....	.....	.....	.....
39. Group .....	.....	.....	1,461.....	.....
40. Totals (Lines 36 to 39)	5,760.....	.....	261,674.....	16,383.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX.....	.....	XXX.....	.....
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	XXX.....	36.....	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21
44. Servicemen's Group Life Insurance included in Line 21
45. Group Permanent Insurance included in Line 21

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	61,198.....
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1
47.2 actual for spouse, \$1,000 per unit for children

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium	284.....	3,855.....	.....	.....	.....	.....
49. Disability Income
50. Extended Benefits	XXX.....	XXX.....	.....	.....	.....	.....
51. Other
52. Total	(a).....	(a).....	284.....	3,855.....	(a).....	(a).....	(a).....	(a).....

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

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

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

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

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	2,865	1,161,691			349,294	371,146,161
2. Issued during year	346	47,428			116,847	74,572,045
3. Reinsurance assumed	5	2,254				
4. Increased during year (net) ..		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	3,216	XXX		XXX	466,141	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	272	XXX		XXX	87,511	XXX
8. Reinsurance ceded	346	XXX		XXX	61	XXX
9. Totals (Lines 6 to 8)	618	XXX		XXX	87,572	XXX
10. In force end of year (line 5 minus line 9)	2,598	(a) 1,015,399		(a)	378,569	(a) 376,548,357

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	1	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	1	
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year (line 5 minus line 8)	1	
10. Amount of account balance	(a) 62	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	4	5	6	7
Active Status (a)			Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts	
1.	Alabama	AL	L	382,389	1,957	4,248,258		4,632,604	160
2.	Alaska	AK	L	5,742	8	2,216,916		2,222,665	
3.	Arizona	AZ	L	57,102		3,497,894		3,554,996	1,175
4.	Arkansas	AR	L	188,180	133	3,892,436		4,080,749	390
5.	California	CA	L	163,902	29	32,770,523		32,934,454	1,782
6.	Colorado	CO	L	51,491	15	2,723,309		2,774,815	171
7.	Connecticut	CT	L	36,247		3,279,063		3,315,311	
8.	Delaware	DE	L	23,092		451,891		474,983	
9.	District of Columbia	DC	L	8,713		502,963		511,676	
10.	Florida	FL	L	244,756	70	36,320,675		36,565,500	887
11.	Georgia	GA	L	281,855	53	7,630,852		7,912,759	2,210
12.	Hawaii	HI	L	5,151	2	1,075,989		1,081,143	744
13.	Idaho	ID	L	26,378		2,666,617		2,692,995	
14.	Illinois	IL	L	233,065	181	9,538,440		9,771,686	
15.	Indiana	IN	L	226,114	239	8,095,917		8,322,270	509
16.	Iowa	IA	L	72,447		2,744,075		2,816,522	
17.	Kansas	KS	L	144,060	2	8,558,194		8,702,256	
18.	Kentucky	KY	L	197,908	93	4,028,427		4,226,427	224
19.	Louisiana	LA	L	201,715	138	4,311,230		4,513,083	477
20.	Maine	ME	L	43,725	172	2,339,956		2,383,853	
21.	Maryland	MD	L	93,272	417	2,463,321		2,557,010	2,468
22.	Massachusetts	MA	L	38,803	159	490,421		529,383	420
23.	Michigan	MI	L	119,309	18	8,297,272		8,416,599	102
24.	Minnesota	MN	L	34,890	37,615	5,562,428		5,634,933	53
25.	Mississippi	MS	L	228,584	1,758	5,001,506		5,231,849	256
26.	Missouri	MO	L	162,931	160	5,501,232		5,664,323	
27.	Montana	MT	L	16,754		1,179,952		1,196,706	
28.	Nebraska	NE	L	51,700	8	2,743,569		2,795,277	4,288
29.	Nevada	NV	L	36,216	104,321	1,300,255		1,440,792	4,746
30.	New Hampshire	NH	L	9,872	8	607,012		616,892	
31.	New Jersey	NJ	L	135,103	584	18,648,143		18,783,830	
32.	New Mexico	NM	L	54,057	8	1,711,223		1,765,288	317
33.	New York	NY	N	9,500	23	250,650		260,173	1,435
34.	North Carolina	NC	L	431,116	130	5,395,089		5,826,335	7,157
35.	North Dakota	ND	L	9,573		303,249		312,822	
36.	Ohio	OH	L	183,382	27	4,853,383		5,036,793	
37.	Oklahoma	OK	L	116,206	65	4,288,081		4,404,351	
38.	Oregon	OR	L	42,521	8	12,835,213		12,877,742	
39.	Pennsylvania	PA	L	215,222	38	5,694,348		5,909,608	75
40.	Rhode Island	RI	L	11,205	30	48,558		59,793	
41.	South Carolina	SC	L	310,653	582	5,366,071		5,677,306	1,662
42.	South Dakota	SD	L	38,014		667,111		705,125	
43.	Tennessee	TN	L	343,628	324	8,862,077		9,206,030	1,013
44.	Texas	TX	L	871,535	138	34,743,645		35,615,318	2,879
45.	Utah	UT	L	24,943	15	2,050,083		2,075,041	120
46.	Vermont	VT	L	79,038	206	2,803,426		2,882,669	
47.	Virginia	VA	L	198,055	51	1,180,722		1,378,829	867
48.	Washington	WA	L	94,582		21,839,289		21,933,871	181
49.	West Virginia	WV	L	133,180	286	1,148,284		1,281,750	
50.	Wisconsin	WI	L	38,461	15	1,715,382		1,753,858	
51.	Wyoming	WY	L	16,910		571,841		588,751	
52.	American Samoa	AS	N						
53.	Guam	GU	N	883		1,108		1,991	219
54.	Puerto Rico	PR	N	3,115		6,022		9,137	
55.	U.S. Virgin Islands	VI	L	2,681		1,467		4,148	
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N						
58.	Aggregate Other Alien	OT	XXX	87,761		604		88,365	36
59.	Subtotal	XXX		6,837,688	150,082	309,025,664		316,013,434	37,023
90.	Reporting entity contributions for employee benefits plans.....	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX							
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX							
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		84,840		11,937		96,777	
94.	Aggregate or other amounts not allocable by State.....	XXX							
95.	Totals (Direct Business).....	XXX		6,922,528	150,082	309,037,601		316,110,211	37,023
96.	Plus reinsurance assumed.....	XXX		15,587		42,319,063		42,334,650	
97.	Totals (All Business).....	XXX		6,938,116	150,082	351,356,663		358,444,861	37,023
98.	Less reinsurance ceded.....	XXX		2,600,417	150,082	7,244,152		9,994,651	37,023
99.	Totals (All Business) less Reinsurance Ceded	XXX		4,337,699		(c) 344,112,512		348,450,211	
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX							
58002.	ZZZ Other Alien	XXX		87,761		604		88,365	36
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		87,761		604		88,365	36
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:

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

2. R - Registered - Non-domiciled RRGs.....

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

4. Q - Qualified - Qualified or accredited reinsurer.....

5. N - None of the above - Not allowed to write business in the state..... 6

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

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

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

PART 1 -- ORGANIZATION CHART				
The Cigna Group (A Delaware corporation and ultimate parent company)				
The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2024:				

	Entity Name	EIN	State	NAIC CODE
The Cigna Group (A Delaware corporation and ultimate parent company)	Cigna Holding Company	82-4991898	DE	
	Cigna Holdings, Inc.	06-1059331	DE	
	Cigna Intellectual Property, Inc.	06-1072796	DE	
	Cigna Investment Group, Inc.	51-0402128	DE	
	Cigna International Finance, Inc.	06-1095823	DE	
	Former Cigna Investments, Inc.	52-0291385	DE	
	Cigna Investments, Inc.	23-1914061	DE	
	Cigna Benefits Financing, Inc.	06-0861092	DE	
	CareAllies, Inc.	01-0947889	DE	
	CareAllies Accountable Care Collaborative LLC	26-0180898	DE	
	CareAllies Accountable Care Solutions LLC	85-0954556	DE	
	Connecticut General Corporation	00-0000000	DE	
	Benefit Management Corp.	06-0840391	CT	
	Allegiance Life & Health Insurance Company	81-0585518	MT	
	Allegiance Re, Inc.	20-4433475	MT	12814
	Allegiance Benefit Plan Management, Inc.	20-3851464	MT	
	Allegiance COBRA Services, Inc.	81-0400550	MT	
	Allegiance Provider Direct, LLC	71-0916514	MT	
	Community Health Network, LLC	26-2201582	MT	
	Intermountain Underwriters, Inc.	84-1461840	MT	
	Allegiance Care Management, LLC	81-0425785	MT	
	HealthSpring, Inc.	03-0507057	MT	
	NewQuest, LLC	20-1821898	DE	
	NewQuest Management Northeast, LLC	76-0628370	TX	
	Bravo Health Mid-Atlantic, Inc.	52-1929677	DE	
	Bravo Health Pennsylvania, Inc.	52-2259087	MD	10095
	HealthSpring Life & Health Insurance Company, Inc.	52-2363406	PA	11524
	HealthSpring of Florida, Inc.	20-8534298	TX	12902
	NewQuest Management of Illinois, LLC	65-1129599	FL	11532
	NewQuest Management of Florida, LLC	77-0632665	IL	
	HealthSpring Management of America, LLC	20-4954206	FL	
	TexQuest, LLC	20-8647386	DE	
	HouQuest, LLC	75-3108527	DE	
	GulfQuest, LP	75-3108521	DE	
	NewQuest Management of Alabama, LLC	76-0657035	TX	
	HealthSpring USA, LLC	33-1033586	AL	
	Tennessee Quest, LLC	72-1559530	TN	
	Home Physicians Management, LLC	20-5524622	TN	
	Alegis Care Services, LLC	20-4266628	DE	
	Alegis Care Services of Colorado, LLC	35-2562415	DE	
	Cigna Arbor Life Insurance Company	85-0909305	CO	
	Evernorth Behavioral Health, Inc.	03-0452349	CT	13733
	Evernorth Behavioral Health of California, Inc.	41-1648670	MN	
	Evernorth Behavioral Health of Texas, Inc.	94-3107309	CA	
	MCC Independent Practice Association of New York, Inc.	75-2751090	TX	
	Cigna Dental Health, Inc.	06-1346406	NY	
	Cigna Dental Health Plan of Arizona, Inc.	59-2308055	FL	
	Cigna Dental Health of California, Inc.	86-0807222	AZ	47013
	Cigna Dental Health of Colorado, Inc.	59-2600475	CA	
	Cigna Dental Health of Delaware, Inc.	59-2675861	CO	11175
	Cigna Dental Health of Florida, Inc.	59-2676987	DE	95380
	Cigna Dental Health of Kansas, Inc.	59-1611217	FL	52021
	Cigna Dental Health of Kentucky, Inc.	59-2625350	KS	52024
	Cigna Dental Health of Maryland, Inc.	59-2619589	KY	52108
	Cigna Dental Health of Missouri, Inc.	20-2844020	MD	48119
	Cigna Dental Health of New Jersey, Inc.	06-1582068	MO	11160
	Cigna Dental Health of North Carolina, Inc.	59-2308062	NJ	11167
	Cigna Dental Health of Ohio, Inc.	56-1803464	NC	95179
	Cigna Dental Health of Pennsylvania, Inc.	59-2579774	OH	47805
	Cigna Dental Health of Texas, Inc.	52-1220578	PA	47041
	Cigna Dental Health of Virginia, Inc.	59-2676977	TX	95037
	Cigna Health Corporation	52-2188914	VA	52617
	Healthsource, Inc.	62-1312478	DE	
	Cigna HealthCare of Arizona, Inc.	02-0387748	DE	
	Evernorth Care Group, LLC	86-0334392	AZ	95125
	Cigna HealthCare of California, Inc.	99-1584892	DE	
	Cigna HealthCare of Colorado, Inc.	95-3310115	CA	
	Cigna HealthCare of Connecticut, Inc.	84-1004500	CO	95604
	Cigna HealthCare of Florida, Inc.	06-1141174	CT	95660
	Cigna HealthCare of Georgia, Inc.	59-2089259	FL	95136
	Cigna HealthCare of Illinois, Inc.	58-1641057	GA	96229
	Cigna HealthCare of Indiana, Inc.	36-3385638	IL	95602
	Cigna HealthCare of New Hampshire, Inc.	35-1679172	IN	95525
	Cigna HealthCare of New Jersey, Inc.	02-0387749	NH	95493
	Cigna HealthCare of North Carolina, Inc.	22-2720890	NJ	95500
	Cigna HealthCare of St. Louis, Inc.	56-1479515	NC	95132
	Cigna HealthCare of South Carolina, Inc.	36-3359925	MO	95635
	Cigna HealthCare of Tennessee, Inc.	06-1185590	SC	95708
	Cigna HealthCare of Texas, Inc.	62-1218053	TN	95606
	Temple Insurance Company Limited	74-2767437	TX	95383
	Arizona Health Plan, Inc.	00-0000000	BM	
	Healthsource Properties, Inc.	86-3581583	AZ	
	Sagamore Health Network, Inc.	02-0467679	NH	
	Cigna Healthcare Holdings, Inc.	35-1641636	IN	
	Cigna Healthcare, Inc.	84-0985843	CO	
	Connecticut General Life Insurance Company	02-0495422	VT	
	Evernorth Direct Health, LLC	06-0303370	CT	62308
	Gillette Ridge Community Council, Inc.	32-0222252	DE	
	Gillette Ridge Golf, LLC	00-0000000	CT	
	Tel-Drug of Pennsylvania, LLC	20-3700105	DE	
	GRG Acquisitions LLC	23-3074013	PA	
	Cigna Affiliates Realty Investment Group, LLC	00-0000000	DE	
	Secon Properties, LP	27-5402196	DE	
	Transwestern Federal Holdings, L.L.C.	95-2876207	CA	
	Transwestern Federal, L.L.C.	00-0000000	DE	
	CR Washington Street Investors LP	00-0000000	DE	
	PUR Arbors Apartments Venture LLC	27-3555688	DE	
	CG Seventh Street, LLC	45-5046449	DE	
	Ideal Properties II LLC	45-5499889	DE	
	Mallory Square Partners I, LLC	95-4838551	CA	
	Houston Briar Forest Apartments Limited Partnership	80-0908244	DE	
	SB-SNH LLC	37-1708015	DE	
	680 Investors LLC	46-3593103	DE	
	685 New Hampshire LLC	00-0000000	CA	
	Lakehills CM-CG LLC	00-0000000	CA	
	Berewick Apartments LLC	47-4375626	DE	
	CIG-LEI Ygnacio Associates LLC	81-2650133	DE	
	CGGL Orange Collection LLC	81-3389374	DE	
	CGGL City Parkway LLC	61-1797835	DE	
	Heights at Bear Creek Venture LLC	81-3313562	DE	
	SOMA Apartments Venture LLC	81-4139432	DE	
	Arbor Heights Venture LLC	82-1732483	DE	
	CG/Wood ALTA 601, LLC	82-3315524	DE	
	CPI-CII 9171 Wilshire JV LLC	82-1280312	DE	
	9171 Wilshire CPI-CII LLC	82-4936006	DE	
	CARING Alta Leander Investor LLC	82-4794800	DE	
	CG/Wood Alta Leander Station, LLC	85-2966766	DE	
	CARING Capitol Hill GP LLC	85-2233381	DE	
	CARING Capitol Hill LP LLC	32-0570889	DE	
	Rise-CG Capitol Hill, LP	37-1903297	DE	
	CARING 3130 Investor LLC	83-1460134	DE	
	CARING 9171 Wilshire Investor LLC	84-1960231	DE	
	CARING Heights at Bear Creek Investor LLC	83-2318410	DE	
	Heights at Bear Creek Borrower L LLC	83-2318233	DE	
	Heights at Bear Creek Mezzanine LLC	81-4139432	DE	
	CARING 500 Ygnacio Investor LLC	81-4139432	DE	
	CARING Alta Englewood Investor LLC	83-2562994	DE	
	CARING Alta Woodson Investor LLC	83-2851501	DE	
	CARING Mallory Square Investor LLC	83-2563284	DE	
	CARING Soma Investor LLC	83-2339522	DE	
	CARING Century Plaza Investor LLC	83-2563138	DE	
	CG-Muller 550 Winchester, LLC	83-2851364	DE	
	CARING Hillcrest Investor LLC	83-2993316	DE	
	CI-GS Hillcrest LLC	83-1400482	DE	
	CARING Alexan Enclave Investor LLC	82-1612980	DE	
	CARING Orange Collection Investor LLC	83-2633790	DE	
	CGGL Orange Collection Mezz LLC	83-2633886	DE	
	CARING South Coast Subsidiary LLC	00-0000000	DE	
	CARING 18th & Salmon Investor LLC	83-8294933	DE	
	CI-GS Portland, LLC	83-1400586	DE	
	CARING Firestone Investor LLC	82-4774243	DE	
	CG-AQ 477 South Market Street LLC	83-3701937	DE	
	CARING XR 2 International Investor LLC	84-2083351	DE	
	CGGL XR 2 International LLC	83-4317078	DE	
	CGGL XR 2 International JV LLC	84-1843578	DE	
	CGGL XR 2 International Mezz LLC	84-1843578	DE	

PART 1 -- ORGANIZATION CHART

The Cigna Group
(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2024:

Entity Name	EIN	State	NAIC CODE
CARING XR International Investor LLC	83-3923178	DE	
CGGL XR International LLC	84-1921719	DE	
CARING JA Lofts Investor GP LLC	00-0000000	DE	
CARING JA Lofts Investor LP LLC	00-0000000	DE	
JA Lofts JV Limited Partnership	84-3395923	DE	
JA Lofts Holdings, LLC	84-3406799	DE	
RISE-CG JA Lofts Limited Partnership	84-3254168	DE	
CARING Westcore Holding Investor LLC	38-4085763	DE	
Westcore CG AC, LLC	00-0000000	DE	
Westcore CG Dove Valley II, LLC	84-3178563	DE	
Westcore CG Venture, LLC	00-0000000	DE	
Westcore CG Dove Valley I, LLC	84-3178563	DE	
Westcore CG Camelback, LLC	84-3178563	DE	
Westcore CG Susana, LLC	84-3178563	DE	
Westcore CG Navy, LLC	84-3178563	DE	
Westcore CG I-35, LLC	84-3178563	DE	
Westcore CG Potomac Park, LLC	84-3178563	DE	
Westcore CG Fountain Lakes, LLC	84-3178563	DE	
Westcore CG Solano, LLC	84-3178563	DE	
Westcore CG Gateway, LLC	84-3178563	DE	
Westcore CG Cedar Port, LLC	84-3178563	DE	
Westcore CG Eisenhauer, LLC	84-3178563	DE	
Westcore CG Raceway, LLC	84-3178563	DE	
CARING Westcore Holding II Investor LLC	87-3646420	DE	
Westcore CG II AC, LLC	87-3624928	DE	
Westcore CG Venture II, LLC	87-3624928	DE	
Westcore CG II Park 225, LLC	87-3624928	DE	
Westcore CG II Union Cross, LLC	87-3624928	DE	
Westcore CG II Denton, LLC	87-3624928	DE	
Westcore CG II Milan, LLC	87-3624928	DE	
CARING IBP Investor LLC	84-4410554	DE	
CG-LEDO IBP Venture LLC	84-4773972	DE	
CG-LEDO IBP I LLC	84-4747045	DE	
CG-LEDO IBP II LLC	84-4755025	DE	
CARING Interbay Investor LP LLC	85-1984627	DE	
The Flats at Interbay JV Limited Partnership	85-1955075	DE	
The Flats at Interbay Limited Partnership	85-1962013	DE	
The Flats at Interbay Holdings, LLC	85-1955731	DE	
CARING Interbay Investor GP LLC	85-1961034	DE	
CARING Deco Investor LLC	85-4265529	DE	
Deco Apartments JV LLC	86-1305728	DE	
Deco Apartments Owner LLC	86-1334095	DE	
CARING ABS Investor LLC	85-4247420	DE	
ABS Apartments Venture, L.L.C.	85-1046126	DE	
CARING Elan I Investor LLC	85-2912145	DE	
CI-GS Elan Everett Phase I, LLC	86-2964997	DE	
CARING Elan II Investor LLC	87-0928526	DE	
CI-GS Elan Everett Phase II, LLC	86-3726159	DE	
CARING St. Matthew's Investor LLC	86-1942593	DE	
ASM Apartments Venture, L.L.C.	86-1750832	DE	
CARING Montclair Investor LLC	85-4265529	DE	
Montclair Residences JV LLC	87-2772585	DE	
Montclair 11 Pine Operating Company LLC	87-2810715	DE	
Montclair 11 Pine Urban Renewal LLC	87-2790325	DE	
CARING Berwyn Investor LLC	87-1992977	DE	
Swedesford Road Apartments, LLC	87-0903685	DE	
CARING Alta Duraleigh Investor LLC	83-2851501	DE	
CG/Wood Alta Duraleigh, LLC	85-0734624	DE	
CG/Wood Alta Duraleigh Owner, LLC	85-0655107	DE	
CG/Wood Alta Duraleigh Townhome, LLC	87-2928410	DE	
CARING Optimist Park II Investor LLC	86-2627703	DE	
AOP II Apartments Venture, L.L.C.	87-4023291	DE	
CARING Galleria Investor LLC	87-4803572	DE	
AGA Apartments Venture, L.L.C.	87-4355549	DE	
CARING Waltham Investor LLC	88-2074593	DE	
73 Pond Street Apartments Venture, L.L.C.	88-1945947	DE	
CARING Slabtown Investor, LLC	87-2031777	DE	
CI-GS Slabtown, LLC	88-3907567	DE	
CARING Brinkman Investor LLC	86-1885283	DE	
ABL Holding Co., L.L.C.	88-4202407	DE	
ABL Apartments Venture, L.L.C.	86-1712743	DE	
ABL Townhomes Venture, L.L.C.	88-3747773	DE	
CARING EndOpII-Mia Investor, LLC	88-2276875	DE	
ATX Merriltown, LP	00-0000000	DE	
CARING Glenwood Investor LLC	92-0571674	DE	
AGS Apartments Venture, L.L.C.	92-1596970	DE	
CARING Tasman East Investor LLC	88-2629352	DE	
CI-GS Tasman East Apartments, LLC	92-2089889	DE	
CARING St. Elmo Investor LLC	86-3275381	DE	
ASE Apartments Venture, L.L.C.	87-1304984	DE	
CARING Windsor Investor LLC	27-5402196	DE	
CARING Brixton Windsor Investor TIC, LLC	99-0930736	DE	
CARING Brixton Windsor Owner TIC, LLC	99-0945998	DE	
CARING Windsor TIC Manager LLC	27-5402196	DE	
CARING Brixton Windsor Manager, LLC	99-0973949	DE	
CARING Towers Crescent Investor LLC	88-2431671	DE	
CARING Continental Investor LLC	27-5402196	DE	
Constellation Continental Owner, LLC	99-2781951	DE	
CARING Rock Island Investor LLC	27-5402196	DE	
Rock Island Owner, LLC	99-3690790	DE	
CARING Rosslyn Investor LLC	99-4129808	DE	
Rosslyn Owner, LLC	99-4491221	DE	
Cigna Health and Life Insurance Company	59-1031071	CT	67369
Bright Health Group, Inc.	47-4991296	DE	
Cigna Corporate Services, LLC	27-3396038	DE	
Cigna Insurance Agency, LLC	27-1903785	CT	
Ceres Sales of Ohio, LLC	34-1970892	OH	
Cigna National Health Insurance Company	34-0970995	OH	61727
Provident American Life & Health Insurance Company	23-1335885	OH	67903
Cigna Insurance Company	75-2305400	OH	65269
Loyal American Life Insurance Company	63-0343428	OH	65722
American Retirement Life Insurance Company	59-2760189	OH	88366
Sterling Life Insurance Company	13-1867829	IL	77399
Cigna Ventures, LLC	83-1069280	DE	
AristaMD, Inc.	46-4080861	DE	
Octave Health Group, Inc.	82-5244890	DE	
9am Health Inc.	82-2153426	DE	
Verity Solutions Group, Inc.	00-0000000	DE	
Cigna & CMB Life Insurance Company Limited	00-0000000		
Cigna & CMB Health Services Company, Ltd.	00-0000000		
Cigna & CMB Asset Management Company Limited	00-0000000		
Health-Lynx, LLC	46-2086778	NJ	
QualCare Management Resources Limited Liability Company	46-1801639	NJ	
Cigna Management Company LLC	87-3374500	DE	
Hartford Community Lender Holding LLC	87-3650143	DE	
Hartford Community Lender I LLC	87-3686301	DE	
Cigna Health Management, Inc.	23-1728483	DE	
Kronos Optimal Health Company	20-8064696	AZ	
Cigna Direct Marketing Company, Inc.	58-1136865	DE	
Tel-Drug, Inc.	46-0427127	SD	
Cigna Global Wellbeing Holdings Limited	00-0000000		
Cigna Global Wellbeing Solutions Limited	00-0000000		
Vielife Services, Inc.	98-0463704	DE	
CG Individual Tax Benefit Payments, Inc.	06-1332403	DE	
CG Life Pension Benefits Payments, Inc.	06-1332405	DE	
CG LINA Pension Benefits Payments, Inc.	06-1332401	DE	
Cigna Federal Benefits, Inc.	62-1724116	DE	
Cigna Healthcare Benefits, Inc.	23-2741293	DE	
Cigna Integratedcare, Inc.	23-2924152	DE	
Cigna Managed Care Benefits Company	23-2741294	DE	
Cigna Re Corporation	06-1071502	DE	
Cigna Resource Manager, Inc.	06-1567902	DE	
Connecticut General Benefit Payments, Inc.	06-1252419	DE	
Healthsource Benefits, Inc.	06-1533555	DE	
IHN, Inc.	35-2041388	IN	
Brighter, Inc.	27-1713977	DE	
Patient Provider Alliance, Inc.	80-0818758	DE	
Cigna Global Holdings, Inc.	51-0389196	DE	
Cigna International Corporation, Inc.	51-0111677	DE	
Cigna International Services, Inc.	23-2610178	DE	
Cigna International Marketing (Thailand) Limited	00-0000000		
Cigna Global Reinsurance Company, Ltd.	98-0210110		
Cigna Holdings Overseas, Inc.	23-3009279	DE	
Cigna Bellevue Alpha LLC	00-0000000	DE	
Cigna Linden Holdings, Inc.	46-4110289	DE	
Cigna Laurel Holdings, Ltd.	98-1146864		
Cigna Palmetto Holdings, Ltd.	98-1232443		

PART 1 -- ORGANIZATION CHART				
The Cigna Group (A Delaware corporation and ultimate parent company)				
The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2024:				
Entity Name	EIN	State	NAIC CODE	
Cigna Apac Holdings, Ltd.	00-0000000			
Cigna Alder Holdings, LLC	00-0000000	DE		
Cigna Walnut Holdings, Ltd.	00-0000000			
Cigna Chestnut Holdings, Ltd.	98-1137759			
Cigna International Services Australia Pty Ltd.	00-0000000			
Cigna Hong Kong Holdings Company Limited	00-0000000			
Cigna Data Services (Shanghai) Company Limited	00-0000000			
Cigna Worldwide General Insurance Company Limited	00-0000000			
Cigna International Health Services Sdn. Bhd.	00-0000000			
Cigna Healthcare Eastern Technology Services Company	00-0000000			
Cigna Life Insurance Company of Canada	AA-1560515			
Cigna Spruce Holdings GmbH	00-0000000			
Ascent Health Services LLC	00-0000000	DE		
Quallent Pharmaceuticals Holdings LP	00-0000000			
Quallent Pharmaceuticals Health LLC	00-0000000			
NAS Neuron Health Services, L.L.C.	00-0000000			
Claims and Risk Services Limited	00-0000000			
Egyptian Emirates Administration Services SAE	00-0000000			
Independent Health Information Technology Services L.L.C.	00-0000000			
NAS Administrative Services Company LLC	00-0000000			
Kuwait Emirates Administration Services WLL	00-0000000			
NAS United SPV	00-0000000			
Neuron LLC	00-0000000			
NNHS India Private Limited	00-0000000			
Cigna Nederland Gamma B.V.	00-0000000			
Cigna Myrtle Holdings, Ltd.	98-1154657			
Cigna Elmwood Holdings, SPRL	98-1155943			
Cigna Beechwood Holdings	98-1181787			
Cigna Life Insurance Company of Europe S.A.-N.V.	AA-1240009			
Cigna Europe Insurance Company S.A.-N.V.	00-0000000			
Cigna European Services (UK) Limited	00-0000000			
Cigna 2000 UK Pension LTD	00-0000000			
Cigna Oak Holdings, Ltd.	00-0000000			
Cigna Willow Holdings, LTD.	00-0000000			
FirstAssist Administration Limited	00-0000000			
Cigna Legal Protection U.K. Ltd.	00-0000000			
Cigna Insurance Services (Europe) Limited	00-0000000			
Cigna International Health Services, BVBA	00-0000000			
Cigna International Health Services, LLC	30-0526216	FL		
Cigna International Health Services Kenya Limited	00-0000000			
Cigna Cedar Holdings, Ltd.	00-0000000			
Cigna Insurance Middle East S.A.L.	00-0000000			
Cigna Services Middle East FZE	00-0000000			
Cigna Insurance Management Services (DIFC), Ltd.	00-0000000			
Cigna Health Solution India Pvt. Ltd.	00-0000000			
Cigna Poplar Holdings, Inc.	46-4099800	DE		
PT GAR Indonesia	00-0000000			
Cigna Global Insurance Company Limited	68-0676638			
International Pharmaceutical Solutions, GmbH	00-0000000			
ManipalCigna Health Insurance Company Limited	00-0000000			
Cigna Worldwide Insurance Company	23-2088429	DE	90859	
Cigna Teak Holdings, LLC	00-0000000	DE		
Evernorth Strategic Development, Inc.	85-2717903	DE		
Cigna-Evernorth Services, Inc.	85-2732455	DE		
Evernorth Health, Inc.	45-2884094	DE		
Express Scripts, Inc.	43-1420563	DE		
Forsyth Health, LLC	88-3762943	DE		
ESSCH Holdings, Inc.	92-1016132	DE		
Express Scripts Senior Care Holdings LLC	20-3126104	DE		
Express Scripts Senior Care, Inc.	20-3126075	DE		
Express Scripts Services Co.	43-1832983	DE		
Diversified Pharmaceutical Services, Inc.	41-1627938	MN		
Diversified NY IPA, Inc.	16-1526641	NY		
ESI Mail Pharmacy Service, Inc.	43-1867735	DE		
Express Scripts Pharmaceutical Procurement, LLC	20-5826948	DE		
Econdisc Contracting Solutions, LLC	27-3542089	DE		
Express Scripts Sales Operations, Inc.	22-3114423	NJ		
Express Scripts Specialty Distribution Services, Inc.	43-1869712	DE		
ESI Partnership	43-1925562	DE		
ESI Resources, Inc.	41-2006555	MN		
ESI GP Holdings, Inc.	43-1925556	DE		
Express Scripts Utilization Management Company	43-1869714	DE		
Express Scripts Strategic Development, Inc.	22-2230703	NJ		
Airport Holdings, LLC	75-3040465	NJ		
CuraScript, Inc.	36-4369972	DE		
Priority Healthcare Corporation	35-1927379	IN		
Lynnfield Drug, Inc.	04-3546044	FL		
Freedom Service Company, LLC	20-3229217	FL		
Priority Healthcare Distribution, Inc.	59-3761140	FL		
Evernorth Wholesale Distribution, Inc.	93-3608409	DE		
Freco, Inc.	02-0523249	FL		
Lynnfield Compounding Center, Inc.	58-2593075	FL		
SpectraCare, Inc.	61-1147068	KY		
SpectraCare Health Care Ventures, Inc.	61-1317695	KY		
Care Continuum, Inc.	61-1162797	KY		
Matrix GPO, LLC	51-0500147	IN		
Healthbridge Reimbursement & Product Support, Inc.	04-2992335	MA		
Strategic Pharmaceutical Investments, LLC	47-2658932	DE		
ABD Group, Inc.	47-3828401	DE		
Apothecary by Design Acquisition Co., LLC	47-3883928	DE		
Integrity Rx Specialty Pharmacy LLC	46-5556043	AZ		
Village Fertility Pharmacy, LLC	81-3492421	DE		
Healy Pharmacy, LLC	47-5651517	DE		
Village West Coast LLC	92-3642270	DE		
Global Pharmacy LLC	82-5244279	CA		
L&C Investments, LLC	47-5292506	DE		
ESI Mail Order Processing, Inc. (f/k/a NXI)	74-2974964	DE		
Express Reinsurance Company	27-3175443	MO	13918	
Express Scripts Canada Holding Co.	43-1942542	DE		
Express Scripts Canada Co.	00-0000000			
ESI Canada	00-0000000			
ESI GP Canada ULC	00-0000000			
ESI GP2 Canada ULC	00-0000000			
Express Scripts Canada Wholesale	00-0000000			
Express Scripts Canada Services	00-0000000			
Express Scripts Pharmacy Ontario, Ltd.	00-0000000			
Express Scripts Pharmacy West, Ltd.	00-0000000			
Express Scripts Pharmacy Central, Ltd.	00-0000000			
Express Scripts Pharmacy Atlantic, Ltd.	00-0000000			
Express Scripts Canada Holding, LLC	27-1490640	DE		
Healthbridge, Inc.	26-2159005	DE		
Inside RX, LLC	82-0658250	DE		
myMatrix Holdings, LLC	82-1350878	DE		
Matrix Healthcare Services, Inc.	59-3720653	FL		
myMatrix-B, LLC	46-2589799	FL		
MyM Technology Services, LLC	36-4833284	FL		
Innovative Product Alignment, LLC	82-1655179	DE		
Express Scripts Health Information Network Partners, Inc.	84-5003423	DE		
Evernorth Care Solutions, Inc.	86-1465626	DE		
MDLive, Inc.	45-4937055	DE		
MDLive LLC	00-0000000	DE		
MDLivevisit, LLC	00-0000000	FL		
Breakthrough Behavioral, Inc.	00-0000000	DE		
Breakthrough Behavioral of Texas, Inc.	00-0000000	TX		
MDLive Provider Services, LLC	00-0000000	FL		
Evernorth Federal Services, Inc.	33-2256054	DE		
Medco Health Solutions, Inc.	22-3461740	DE		
MAH Pharmacy, LLC	27-1506930	DE		
Medco Containment Life Insurance Company	42-1425239	PA	63762	
Medco Containment Insurance Company of NY	13-3506395	NY	34720	
Accredo Health, Incorporated	55-0894449	DE		
AHG of New York, Inc.	13-3888838	NY		
Biopartners in Care, Inc.	43-1815573	MO		
Accredo Health Group, Inc.	11-3358535	DE		
Willow DSP LLC	00-0000000	DE		
Medco Europe, LLC	46-2166374	DE		
Medco Europe II, LLC	27-3709630	DE		
Express Scripts Administrators LLC	41-2063830	DE		
Medco Health Puerto Rico, LLC	81-0616525	DE		
Systemed, LLC	22-3474888	DE		
Medco Health Services, Inc.	26-3544786	DE		
Express Scripts Pharmacy, Inc.	30-0789911	DE		
Specialty Products Acquisitions, LLC	82-4405071	DE		
SureScripts, LLC	00-0000000	VA		
Medco Health Information Network Partners, Inc.	84-5017653	DE		
Evernorth Sales Operations, Inc.	85-2759151	DE		
Evernorth Accountable Care, LLC	93-1916563	DE		

PART 1 -- ORGANIZATION CHART

The Cigna Group

(A Delaware corporation and ultimate parent company)

The following is a listing identifying and indicating the interrelationships among all affiliated insurers and all other affiliates, as of December 31, 2024:

Entity Name	EIN	State	NAIC CODE
Evernorth-VillageMD Care Alliance of AZ, LLC	93-1946921	DE	
Evernorth-VillageMD Care Alliance of CT, LLC	93-3088901	DE	
Evernorth-VillageMD Care Alliance of GA, LLC	93-1971121	DE	
Evernorth-VillageMD Care Alliance of NJ, LLC	93-2000610	NJ	
Evernorth-VillageMD Care Alliance of TX, LLC	93-2024744	DE	
Evernorth-VillageMD Health Organization of Texas, Inc.	93-2676484	TX	
Evernorth Network Services, LLC	99-1207331	DE	
Evernorth Accountable Care One, LLC	00-0000000		
Evernorth Ireland Limited	00-0000000	IE	
eviCore 1, LLC	46-4676347	DE	
MedSolutions Holdings, Inc.	27-3801345	DE	
eviCore healthcare MSI, LLC	62-1615395	TN	
CareCore NJ, LLC	20-1089572	NJ	10144
CCN-WNY IPA, LLC	33-1039759	NY	
CCN NMO, LLC	45-2604992	NY	
MSI Health Organization of Texas, Inc.	32-0071543	TX	
MSIAZ I, LLC	86-1090522	TN	
MSICA I, LLC	20-1749733	TN	
MSICO I, LLC	20-1222347	TN	
MSIFL, LLC	55-0840800	TN	
MSIMD I, LLC	26-0181185	TN	
MSINC I, LLC	74-3122235	TN	
MSINH, LLC	03-0524694	TN	
MSINH II, LLC	11-3715243	TN	
MSINJ I, LLC	20-1749446	TN	
MSINV I, LLC	20-1761914	TN	
MSI HT, LLC	27-5492993	TN	
MSI LT, LLC	27-5493148	TN	
MSI SAR-GW, LLC	27-5493321	TN	
MSISC II, LLC	55-0840806	TN	
MSIVT I, LLC	26-0336736	TN	
MSIWA, LLC	20-2536458	TN	
Chiro Alliance Corporation	59-3466707	FL	
QPID Health, LLC	45-5569416	DE	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Loyal American Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Schedule H Part 1 Line 11

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1104. PDF Interest		0.0												
1197. Summary of remaining write-ins for Line 11 from overflow page		0.0												

Additional Write-ins for Schedule H Part 1 Line 11

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1104. PDF Interest								0.0				
1197. Summary of remaining write-ins for Line 11 from overflow page								0.0				