



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
Grange Life Insurance Company

NAIC Group Code 00588 (Current Period), 00588 (Prior Period) NAIC Company Code 71218 Employer's ID Number 31-0739286

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []
Incorporated/Organized 03/05/1968 Commenced Business 07/01/1968
Statutory Home Office 671 South High Street, Columbus, OH, US 43206-1066
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 671 South High Street
(Street and Number)
Columbus, OH, US 43206-1066 800-399-3797
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 182828, Columbus, OH, US 43218-2828
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 3520 Broadway
(Street and Number)
Kansas City, MO, US 64111-2565 800-399-3797
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number) (Extension)

Internet Web Site Address www.grangeinsurance.com

Statutory Statement Contact Jennifer Kay Pieper, 816-753-7000
(Name) (Area Code) (Telephone Number) (Extension)
Jenny.Pieper@kclife.com 816-531-8979
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
WALTER EDWIN BIXBY	PRESIDENT AND CHIEF EXECUTIVE OFFICER	ALAN CRAIG MASON Jr.	GENERAL COUNSEL & SECRETARY
JENNIFER KAY PIEPER	CONTROLLER		

OTHER OFFICERS

ROBERT PHILIP BIXBY	CHAIRMAN OF THE BOARD	DAVID ARNOLD LAIRD	CHIEF FINANCIAL OFFICER
MARK ALAN MILTON	ACTUARY		

DIRECTORS OR TRUSTEES

ROBERT PHILIP BIXBY	WALTER EDWIN BIXBY	DAVID ARNOLD LAIRD	MARK ALAN MILTON
STEPHEN EDWARD ROPP			

State of Missouri
County of Jackson

ss

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.

WALTER EDWIN BIXBY
PRESIDENT AND CHIEF EXECUTIVE OFFICER

ALAN CRAIG MASON Jr.
GENERAL COUNSEL & SECRETARY

JENNIFER KAY PIEPER
CONTROLLER

a. Is this an original filing? Yes [X] No []

b. If no:
1. State the amendment number
2. Date filed
3. Number of pages attached

Subscribed and sworn to before me this day of ,

Kimberley A. Rose, Legal Assistant
August 26, 2025

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).....	403,612,792	0	403,612,792	400,948,902
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	6,463,185	0	6,463,185	5,483,477
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$2,668,272 , Schedule E-Part 1), cash equivalents (\$14,129,369 , Schedule E-Part 2) and short-term investments (\$0 , Schedule DA).....	16,797,640	0	16,797,640	14,256,520
6. Contract loans (including \$premium notes).....	14,172,527	0	14,172,527	14,325,951
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0		0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	441,046,144	0	441,046,144	435,014,850
13. Title plants less \$charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued	3,963,143	0	3,963,143	3,780,194
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,324,481	32,018	1,292,463	1,293,228
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums).....	35,156,038	0	35,156,038	37,174,708
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,759,955	74,814	2,685,141	1,332,673
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	223,187
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	222,879
18.2 Net deferred tax asset.....	13,291,827	10,905,161	2,386,666	2,566,586
19. Guaranty funds receivable or on deposit	486,375	486,246	129	330
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	54,696	0	54,696	349,184
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	498,082,659	11,498,239	486,584,420	481,957,819
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. Total (Lines 26 and 27)	498,082,659	11,498,239	486,584,420	481,957,819
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. INTEREST MAINTENANCE RESERVE.....	54,696	0	54,696	228,195
2502. MISCELLANEOUS ASSETS.....	0	0	0	120,989
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	54,696	0	54,696	349,184

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$445,222,607 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	445,222,607	439,785,614
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve).....	302,103	372,588
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	486,705	2,643,199
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	5,890,545	4,182,734
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	1,089	1,089
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year—estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco).....	54,956	54,295
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	334,359	334,823
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act.	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ Ceded	0	0
9.4 Interest Maintenance Reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$305,467 accident and health \$ 0 and deposit-type contract funds \$ 0	305,467	288,351
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	67,875	65,875
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	807,122	1,025,370
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses).....	395,193	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	548,609	547,460
17. Amounts withheld or retained by reporting entity as agent or trustee	0	0
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated	3,576,939	2,708,701
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ and interest thereon \$	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,780,000	2,450,000
24.02 Reinsurance in unauthorized and certified (\$) companies.....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers.....	0	0
24.04 Payable to parent, subsidiaries and affiliates	98,603	527,601
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending.....	0	0
24.11 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	458,123	579,690
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	461,330,295	455,567,390
27. From Separate Accounts statement	0	0
28. Total liabilities (Lines 26 and 27)	461,330,295	455,567,390
29. Common capital stock	1,893,750	1,893,750
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	40,202,189	40,202,189
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	(16,841,814)	(15,705,509)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement).....	23,360,375	24,496,680
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	25,254,125	26,390,430
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	486,584,420	481,957,820
DETAILS OF WRITE-INS		
2501. UNCASHED CHECKS PENDING ESCHEATMENT.....	458,123	579,690
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	458,123	579,690
3101.		0
3102.		0
3103.		0
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)	0	0
3401.		0
3402.		0
3403.		0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	39,298,079	40,879,534
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	17,104,270	16,620,043
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(160,963)	(127,480)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	2,187,149	2,210,292
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	2,426	(3,734)
9. Totals (Lines 1 to 8.3)	58,430,961	59,578,655
10. Death benefits	31,275,554	30,559,661
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	4,696,532	8,656,638
13. Disability benefits and benefits under accident and health contracts	569,752	297,685
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	7,982,406	7,356,156
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	186,228	220,578
18. Payments on supplementary contracts with life contingencies	46,961	47,532
19. Increase in aggregate reserves for life and accident and health contracts	5,366,508	4,264,104
20. Totals (Lines 10 to 19)	50,123,941	51,402,354
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	966,453	1,094,997
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	99,351	122,274
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	4,989,824	4,548,779
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	1,287,600	1,609,208
25. Increase in loading on deferred and uncollected premiums	806,137	(84,072)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	542	3,964
28. Totals (Lines 20 to 27)	58,273,848	58,697,504
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus) Line 28)	157,113	881,150
30. Dividends to policyholders and refunds to members	55,617	54,668
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29) . minus Line 30)	101,496	826,482
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	717,008	223,918
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)	(615,512)	602,564
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(6,664) (excluding taxes of \$3,332 transferred to the IMR)	6,663	(183,749)
35. Net income (Line 33 plus Line 34)	(608,849)	418,815
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	26,390,430	25,943,259
37. Net income (Line 35)	(608,849)	418,815
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in reserve on account of change in valuation basis, (increase) or decrease	659,351	35,223
41. Change in nonadmitted assets	(856,807)	202,133
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(330,000)	(209,001)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,136,305)	447,171
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	25,254,125	26,390,430
DETAILS OF WRITE-INS		
08.301 MISCELLANEOUS INCOME:	2,426	(3,734)
08.302		
08.303		
08.398 Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,426	(3,734)
2701. MISCELLANEOUS EXPENSES	542	3,964
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	542	3,964
5301.		0
5302.		0
5303.		0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	40,481,979	41,931,562
2. Net investment income	17,605,108	17,097,622
3. Miscellaneous income	2,189,575	2,206,557
4. Total (Lines 1 through 3)	60,276,662	61,235,741
5. Benefit and loss related payments	44,386,114	44,489,877
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	7,479,071	7,241,159
8. Dividends paid to policyholders	54,956	54,295
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	98,936	395,365
10. Total (Lines 5 through 9)	52,019,077	52,180,696
11. Net cash from operations (Line 4 minus Line 10)	8,257,585	9,055,045
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	15,327,162	10,849,891
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	15,327,162	10,849,891
13. Cost of investments acquired (long-term only):		
13.1 Bonds	18,657,822	16,604,422
13.2 Stocks	0	0
13.3 Mortgage loans	1,000,000	4,500,000
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	19,657,822	21,104,422
14. Net increase/(decrease) in contract loans and premium notes	(153,424)	516,431
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(4,177,236)	(10,770,962)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(2,180,453)	1,687,046
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied).....	641,224	(722,211)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,539,229)	964,835
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).....	2,541,120	(751,082)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	14,256,520	15,007,602
19.2 End of year (Line 18 plus Line 19.1)	16,797,640	14,256,520

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	39,298,079	38,947,719	.0	318,543	.0	31,817	.0	.0	.0
2. Considerations for supplementary contracts with life contingencies .....	.0	XXX	XXX	.0	.0	XXX	XXX	.0	XXX
3. Net investment income	17,104,269	15,775,139	.0	1,314,708	.0	12,532	.0	1,890	.0
4. Amortization of Interest Maintenance Reserve (IMR)	(160,963)	(160,963)	.0	.0	.0	.0	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
6. Commissions and expense allowances on reinsurance ceded	2,187,149	2,181,786	.0	.0	.0	5,363	XXX	.0	.0
7. Reserve adjustments on reinsurance ceded .....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
8.2 Charges and fees for deposit-type contracts .....	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
8.3 Aggregate write-ins for miscellaneous income	2,427	2,404	.0	.0	.0	23	.0	.0	.0
9. Totals (Lines 1 to 8.3)	58,430,961	56,746,085	.0	1,633,251	.0	49,735	.0	1,890	.0
10. Death benefits	31,275,554	31,275,554	.0	.0	.0	XXX	XXX	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
12. Annuity benefits	4,696,532	XXX	XXX	4,696,532	.0	XXX	XXX	.0	XXX
13. Disability benefits and benefits under accident and health contracts	569,753	345,675	.0	.0	.0	224,078	XXX	.0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
15. Surrender benefits and withdrawals for life contracts	7,982,406	7,982,406	.0	.0	.0	XXX	XXX	.0	.0
16. Group conversions .....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	186,227	165,436	.0	20,791	.0	.0	XXX	.0	.0
18. Payments on supplementary contracts with life contingencies	46,961	.0	.0	46,961	.0	XXX	XXX	.0	.0
19. Increase in aggregate reserves for life and accident and health contracts	5,366,510	8,750,574	.0	(3,313,579)	.0	(70,485)	XXX	.0	.0
20. Totals (Lines 10 to 19)	50,123,943	48,519,645	.0	1,450,705	.0	153,593	XXX	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	966,453	966,453	.0	.0	.0	.0	.0	.0	XXX
22. Commissions and expense allowances on reinsurance assumed	99,351	99,351	.0	.0	.0	.0	XXX	.0	.0
23. General insurance expenses and fraternal expenses	4,989,823	4,437,196	.0	107,703	.0	3,358	.0	441,566	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,287,599	1,251,370	.0	35,185	.0	1,044	.0	.0	.0
25. Increase in loading on deferred and uncollected premiums	806,137	806,121	.0	.0	.0	.16	XXX	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.0	.0	.0	.0	.0	.0	XXX	.0	.0
27. Aggregate write-ins for deductions	542	542	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27)	58,273,848	56,080,678	.0	1,593,593	.0	158,011	.0	441,566	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	157,113	665,407	.0	39,658	.0	(108,276)	.0	(439,676)	.0
30. Dividends to policyholders and refunds to members	55,617	55,617	.0	.0	.0	.0	XXX	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	101,496	609,790	.0	39,658	.0	(108,276)	.0	(439,676)	.0
32. Federal income taxes incurred (excluding tax on capital gains)	717,007	128,055	.0	8,328	.0	(22,738)	.0	603,362	.0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(615,511)	481,735	.0	31,330	.0	(85,538)	.0	(1,043,038)	.0
34. Policies/certificates in force end of year	103,922	102,960	.0	777	.0	185	XXX	.0	.0
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	2,427	2,404	.0	.0	.0	23	.0	.0	.0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,427	2,404	.0	.0	.0	23	.0	.0	.0
2701. Miscellaneous expense	542	542	.0	.0	.0	.0	.0	.0	.0
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	542	542	.0	.0	.0	.0	.0	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange 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).....	38,947,719	.0	12,738,227	15,200,943	.0	8,677,699	2,330,850	.0	.0	.0	.0	.0
2. Considerations for supplementary contracts with life contingencies.....	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
3. Net investment income.....	15,775,139	.0	5,245,785	2,283,480	.0	5,789,221	2,456,653	.0	.0	.0	.0	.0
4. Amortization of Interest Maintenance Reserve (IMR).....	(160,963)	.0	(160,963)	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded.....	2,181,786	.0	229,948	1,951,790	.0	48	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.3 Aggregate write-ins for miscellaneous income.....	2,403	0	2,230	(227)	0	380	20	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	56,746,084	0	18,055,227	19,435,986	0	14,467,348	4,787,523	0	0	0	0	0
10. Death benefits.....	31,275,554	.0	8,335,882	12,470,300	.0	9,756,011	713,361	.0	.0	.0	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Annuity benefits.....	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
13. Disability benefits and benefits under accident and health contracts.....	345,675	.0	13,852	263,809	.0	68,014	.0	.0	.0	.0	.0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts.....	7,982,406	.0	1,463,901	412,596	.0	6,060,557	45,352	.0	.0	.0	.0	.0
16. Group conversions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds.....	165,436	.0	42,070	47,539	.0	70,160	5,667	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Increase in aggregate reserves for life and accident and health contracts.....	8,750,574	0	5,066,737	1,377,863	0	(3,000,134)	5,306,108	0	0	0	0	0
20. Totals (Lines 10 to 19).....	48,519,645	.0	14,922,442	14,572,107	.0	12,954,608	6,070,488	.0	.0	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	966,453	.0	635,109	64,877	.0	174,988	91,479	.0	.0	.0	.0	.xxx
22. Commissions and expense allowances on reinsurance assumed.....	99,351	.0	.0	99,351	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses.....	4,437,196	.0	1,475,523	642,292	.0	1,628,379	691,002	.0	.0	.0	.0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,251,370	.0	416,124	181,138	.0	459,233	194,875	.0	.0	.0	.0	.0
25. Increase in loading on deferred and uncollected premiums.....	806,121	.0	(33,189)	839,310	.0	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions.....	542	0	542	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	56,080,678	0	17,416,551	16,399,075	0	15,217,208	7,047,844	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	665,406	.0	638,676	3,036,911	.0	(749,860)	(2,260,321)	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members.....	55,617	0	55,617	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	609,789	.0	583,059	3,036,911	.0	(749,860)	(2,260,321)	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	128,055	0	122,442	637,751	0	(157,470)	(474,668)	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	481,734	0	460,617	2,399,160	0	(592,390)	(1,785,653)	0	0	0	0	0
34. Policies/certificates in force end of year.....	102,960	0	25,563	62,589	0	13,494	1,314	0	0	0	0	0
DETAILS OF WRITE-INS												
08.301. Miscellaneous income.....	2,403	.0	2,230	(227)	.0	380	20	.0	.0	.0	.0	.0
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	2,403	0	2,230	(227)	0	380	20	0	0	0	0	0
2701. Miscellaneous expense.....	542	.0	542	.0	.0	.0	.0	.0	.0	.0	.0	.0
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	542	0	542	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange 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)	.0								
2. Considerations for supplementary contracts with life contingencies	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
3. Net investment income	.0								
4. Amortization of Interest Maintenance Reserve (IMR)	.0								
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0								
6. Commissions and expense allowances on reinsurance ceded	.0								
7. Reserve adjustments on reinsurance ceded	.0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0								
8.2 Charges and fees for deposit-type contracts	.0								
8.3 Aggregate write-ins for miscellaneous income	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 to 8.3)	.0	.0	.0	.0	.0	.0	.0	.0	.0
10. Death benefits	.0								
11. Matured endowments (excluding guaranteed annual pure endowments)	.0								
12. Annuity benefits	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
13. Disability benefits and benefits under accident and health contracts	.0								
14. Coupons, guaranteed annual pure endowments and similar benefits	.0								
15. Surrender benefits and withdrawals for life contracts	.0								
16. Group conversions	.0								
17. Interest and adjustments on contract or deposit-type contract funds	.0								
18. Payments on supplementary contracts with life contingencies	.0								
19. Increase in aggregate reserves for life and accident and health contracts	.0								
20. Totals (Lines 10 to 19)	.0	.0	.0	.0	.0	.0	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	.0								.xxx
22. Commissions and expense allowances on reinsurance assumed	.0								
23. General insurance expenses	.0								
24. Insurance taxes, licenses and fees, excluding federal income taxes	.0								
25. Increase in loading on deferred and uncollected premiums	.0								
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0								
27. Aggregate write-ins for deductions	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27)	.0	.0	.0	.0	.0	.0	.0	.0	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	.0	.0	.0	.0	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members	.0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	.0	.0	.0	.0	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains)	.0								
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	.0	.0	.0	.0	.0	.0	.0	.0	.0
34. Policies/certificates in force end of year	.0	.0	.0	.0	.0	.0	.0	.0	.0
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 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 Grange Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS – INDIVIDUAL ANNUITIES ^(a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitalizations)	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	318,543	318,543	.0	.0	.0	.0	.0
2. Considerations for supplementary contracts with life contingencies .....	.0	.xxx	.xxx	.xxx	.xxx	.0	.xxx
3. Net investment income	1,314,708	1,026,425	.0	.0	.0	102,529	185,754
4. Amortization of Interest Maintenance Reserve (IMR) .....	.0	.0	.0	.0	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts .....	.0	.0	.0	.0	.0	.0	.0
8.3 Aggregate write-ins for miscellaneous income .....	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 to 8.3)	1,633,251	1,344,968	.0	.0	.0	102,529	185,754
10. Death benefits .....	.0	.0	.0	.0	.0	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0	.0	.0	.0	.0	.0	.0
12. Annuity benefits	4,696,532	4,694,674	.0	.0	.0	1,858	.0
13. Disability benefits and benefits under accident and health contracts .....	.0	.0	.0	.0	.0	.0	.0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts .....	.0	.0	.0	.0	.0	.0	.0
16. Group conversions .....	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	20,791	.0	.0	.0	.0	.0	20,791
18. Payments on supplementary contracts with life contingencies	46,961	.0	.0	.0	.0	46,961	.0
19. Increase in aggregate reserves for life and accident and health contracts	(3,313,579)	(3,297,378)	.0	.0	.0	(16,201)	.0
20. Totals (Lines 10 to 19)	1,450,705	1,397,296	.0	.0	.0	32,618	20,791
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	.0	.0	.0	.0	.0	.0	.0
22. Commissions and expense allowances on reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	107,703	84,087	.0	.0	.0	8,399	15,217
24. Insurance taxes, licenses and fees, excluding federal income taxes	35,185	27,470	.0	.0	.0	2,744	4,971
25. Increase in loading on deferred and uncollected premiums .....	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions .....	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27)	1,593,593	1,508,853	.0	.0	.0	43,761	40,979
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	39,658	(163,885)	.0	.0	.0	58,768	144,775
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	39,658	(163,885)	.0	.0	.0	58,768	144,775
32. Federal income taxes incurred (excluding tax on capital gains)	8,328	(34,416)	.0	.0	.0	12,341	30,403
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)	31,330	(129,469)	.0	.0	.0	46,427	114,372
34. Policies/certificates in force end of year	777	738	.0	.0	.0	15	24
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS – GROUP ANNUITIES ^(a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	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 .....	.0						
2. Considerations for supplementary contracts with life contingencies .....	.0	.XXX	.XXX	.XXX	.XXX		.XXX
3. Net investment income .....	.0						
4. Amortization of Interest Maintenance Reserve (IMR) .....	.0						
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0						
6. Commissions and expense allowances on reinsurance ceded .....	.0						
7. Reserve adjustments on reinsurance ceded .....	.0						
8. Miscellaneous Income:							
8.1 Income fees associated with investment management, administration and contract guarantees from Separate Accounts .....	.0						
8.2 Charges and fees for deposit-type contracts .....	.0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	0	0	0	0	0	0	0
10. Death benefits .....	.0						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0						
12. Annuity benefits .....	.0						
13. Disability benefits and benefits under accident and health contracts .....	.0						
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0						
15. Surrender benefits and withdrawals for life contracts .....	.0						
16. Group conversions .....	.0						
17. Interest and adjustments on contract or deposit-type contract funds .....	.0						
18. Payments on supplementary contracts with life contingencies .....	.0						
19. Increase in aggregate reserves for life and accident and health contracts	0						
20. Totals (Lines 10 to 19) .....	.0	.0	.0	.0	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	.0						
22. Commissions and expense allowances on reinsurance assumed .....	.0						
23. General insurance expenses .....	.0						
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	.0						
25. Increase in loading on deferred and uncollected premiums .....	.0						
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	.0	.0	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	.0	.0	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains)	0						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	0	0	0	0	0	0	0
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

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

	1	Comprehensive (Hospital & Medical)		4	5	6	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long- Term Care	13 Other Health
		2	3										
1. Premiums for accident and health contracts	31,817	.0	.0	.0	.0	.0	.0	.0	.0	.0	14,228	.0	17,589
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	12,532	.0	.0	.0	.0	.0	.0	.0	.0	.0	12,413	.0	119
4. Amortization of Interest Maintenance Reserve (IMR)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	5,363	.0	.0	.0	.0	.0	.0	.0	.0	.0	5,363	.0	.0
7. Reserve adjustments on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:													
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
8.3 Aggregate write-ins for miscellaneous income	23	.0	.0	.0	.0	.0	.0	.0	.0	.0	23	.0	.0
9. Totals (Lines 1 to 8.3)	49,735	.0	.0	.0	.0	.0	.0	.0	.0	.0	32,027	.0	17,708
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	224,078	.0	.0	.0	.0	.0	.0	.0	.0	.0	24,078	.0	200,000
Coupons, guaranteed annual pure endowments and similar benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
16. Group conversions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
19. Increase in aggregate reserves for life and accident and health contracts	(70,485)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(70,362)	.0	(123)
20. Totals (Lines 10 to 19)	153,593	.0	.0	.0	.0	.0	.0	.0	.0	.0	(46,284)	.0	199,877
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	3,358	.0	.0	.0	.0	.0	.0	.0	.0	.0	3,326	.0	32
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,044	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,034	.0	10
25. Increase in loading on deferred and uncollected premiums	16	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	16
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27)	158,011	.0	.0	.0	.0	.0	.0	.0	.0	.0	(41,924)	.0	199,935
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(108,276)	.0	.0	.0	.0	.0	.0	.0	.0	.0	73,951	.0	(182,227)
30. Dividends to policyholders and refunds to members	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(108,276)	.0	.0	.0	.0	.0	.0	.0	.0	.0	73,951	.0	(182,227)
32. Federal income taxes incurred (excluding tax on capital gains)	(22,738)	.0	.0	.0	.0	.0	.0	.0	.0	.0	15,530	.0	(38,268)
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)	(85,538)	.0	.0	.0	.0	.0	.0	.0	.0	.0	58,421	.0	(143,959)
34. Policies/certificates in force end of year	185	.0	.0	.0	.0	.0	.0	.0	.0	.0	118	.0	67
DETAILS OF WRITE-INS													
08.301. Miscellaneous Income	23	.0	.0	.0	.0	.0	.0	.0	.0	.0	23	.0	.0
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	23	.0	.0	.0	.0	.0	.0	.0	.0	.0	23	.0	.0
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange 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 prior year	404,253,832		133,350,099	58,460,866	0	151,460,343	60,982,524					
2. Tabular net premiums or considerations	43,941,045		12,146,090	19,955,184	0	9,749,514	2,090,257					
3. Present value of disability claims incurred	13,394		3,313	6,896	0	3,185	0					
4. Tabular interest	15,945,054		5,434,933	2,170,142	0	6,081,106	2,258,873					
5. Tabular less actual reserve released	499,336		9,814	425,077	0	64,445	0					
6. Increase in reserve on account of change in valuation basis	0		0	0	0	0	0					
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0			XXX		
7. Other increases (net)	0		0	0	0	0	0					
8. Totals (Lines 1 to 7)	464,652,661	0	150,944,249	81,018,165	0	167,358,593	65,331,654	0	0	0	0	0
9. Tabular cost	31,622,764		6,131,843	18,851,098	0	7,981,318	(1,341,495)					
10. Reserves released by death	7,365,929		4,043,127	322,087	0	2,832,555	168,160					
11. Reserves released by other terminations (net)	12,313,887		2,338,591	1,742,442	0	8,016,497	216,357					
12. Annuity, supplementary contract, and disability payments involving life contingencies	345,675		13,852	263,809	0	68,014	0					
13. Net transfers to or (from) Separate Accounts	0		0	0	0	0	0					
14. Total deductions (Lines 9 to 13)	51,648,255	0	12,527,413	21,179,436	0	18,898,384	(956,978)	0	0	0	0	0
15. Reserve December 31 current year	413,004,406	0	138,416,836	59,838,729	0	148,460,209	66,288,632	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	272,557,581		105,410,181	10,048,815	0	147,862,510	9,236,075					
17. Amount Available for Policy Loans Based upon Line 16 CSV	250,752,975		96,977,367	9,244,910	0	136,033,509	8,497,189					

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR – GROUP LIFE INSURANCE ^(a)
(N/A Fraternal)

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

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR – 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		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	35,531,780	35,114,105				417,675	
2. Tabular net premiums and considerations	318,543	318,543				.0	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	1,095,937	1,078,316				17,621	
5. Tabular less actual reserve released	15,434	437				14,997	
6. Increase in reserve on account of change in valuation basis .....	.0	.0				.0	
7. Other increases (net)	0	0				0	
8. Totals (Lines 1 to 7)	36,961,694	36,511,401	0	0	0	450,293	0
9. Tabular cost .....	.0	.0				.0	
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	1,390,417	1,390,417				.0	
12. Annuity, supplementary contract, and disability payments involving life contingencies	3,353,076	3,304,257				48,819	
13. Net transfers to or (from) Separate Accounts	0	0				0	
14. Total deductions (Lines 9 to 13)	4,743,493	4,694,674	0	0	0	48,819	0
15. Reserve December 31 of current year	32,218,201	31,816,727	0	0	0	401,474	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	31,816,726	31,816,726				.0	
17. Amount Available for Policy Loans Based upon Line 16 CSV	0	0				0	

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

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

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

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....44,472	.....44,472
1.1	Bonds exempt from U.S. tax	(a).....0	.....0
1.2	Other bonds (unaffiliated)	(a).....15,552,422	.....15,710,238
1.3	Bonds of affiliates	(a).....0	.....0
2.1	Preferred stocks (unaffiliated)	(b).....0	.....0
2.11	Preferred stocks of affiliates	(b).....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans	(c).....345,607	.....375,387
4.	Real estate	(d).....0	.....0
5.	Contract loans .....	.....595,668	.....594,519
6.	Cash, cash equivalents and short-term investments	(e).....503,582	.....503,582
7.	Derivative instruments	(f).....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	17,041,751	17,228,198
11.	Investment expenses		(g).....123,928
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....0
13.	Interest expense		(h).....0
14.	Depreciation on real estate and other invested assets		(i).....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....123,928
17.	Net investment income (Line 10 minus Line 16)		17,104,270
DETAILS OF WRITE-INS			
0901.	MISCELLANEOUS INCOME .....	.....0	.....0
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes \$479,206 accrual of discount less \$1,161,842 amortization of premium and less \$44,324 paid for accrued interest on purchases.
(b) Includes \$accrual of discount less \$amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$paid for accrued interest on purchases.
(d) Includes \$for company's occupancy of its own buildings; and excludes \$interest on encumbrances.
(e) Includes \$0 accrual of discount less \$0 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 .....	.....0	.....0	.....0	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....0	.....0	.....0	.....0	.....0
1.2	Other bonds (unaffiliated) .....	.....15,867	.....0	.....15,867	.....0	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0	.....0	.....0
5.	Contract loans .....	.....0	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments .....	.....0	.....0	.....0	.....0	.....0
7.	Derivative instruments .....	.....0	.....0	.....0	.....0	.....0
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	15,867	0	15,867	0	0
DETAILS OF WRITE-INS						
0901.	.....			.....0		
0902.	.....			.....0		
0903.	.....			.....0		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange 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	.0	.0	.0	.0	.0	.0	.0	.0
2. Deferred and accrued	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred , accrued and uncollected:								
3.1 Direct	.0	.0	.0	.0	.0	.0	.0	.0
3.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net (Line 1 + Line 2)	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance	.25	.25	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4	(.25)	(.25)	.0	.0	.0	.0	.0	.0
6. Collected during year:								
6.1 Direct	53,930	53,930	.0	.0	.0	.0	.0	.0
6.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0
6.3 Reinsurance ceded	5,055	5,055	.0	.0	.0	.0	.0	.0
6.4 Net	48,875	48,875	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4	48,850	48,850	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance)	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:								
9.1 Direct	53,905	53,905	.0	.0	.0	.0	.0	.0
9.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0
9.3 Reinsurance ceded	5,055	5,055	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8)	48,850	48,850	.0	.0	.0	.0	.0	.0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	.0	.0	.0	.0	.0	.0	.0	.0
10.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0
10.3 Reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0
10.4 Net	.0	.0	.0	.0	.0	.0	.0	.0
RENEWAL								
11. Uncollected	444,730	446,631	.0	.0	.0	(1,901)	.0	.0
12. Deferred and accrued	21,235,006	21,235,006	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:								
13.1 Direct	22,857,139	22,856,822	.0	.0	.0	317	.0	.0
13.2 Reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0
13.3 Reinsurance ceded	1,177,403	1,175,185	.0	.0	.0	2,218	.0	.0
13.4 Net (Line 11 + Line 12)	21,679,736	21,681,637	.0	.0	.0	(1,901)	.0	.0
14. Advance	334,334	334,334	.0	.0	.0	.0	.0	.0
15. Line 13.4 - Line 14	21,345,402	21,347,303	.0	.0	.0	(1,901)	.0	.0
16. Collected during year:								
16.1 Direct	73,916,330	73,519,770	.0	318,543	.0	78,017	.0	.0
16.2 Reinsurance assumed	2,547,441	2,547,441	.0	.0	.0	.0	.0	.0
16.3 Reinsurance ceded	36,016,200	35,969,680	.0	.0	.0	46,520	.0	.0
16.4 Net	40,447,571	40,097,531	.0	318,543	.0	31,497	.0	.0
17. Line 15 + Line 16.4	61,792,973	61,444,834	.0	318,543	.0	29,596	.0	.0
18. Prior year (uncollected + deferred and accrued - advance)	22,543,744	22,545,965	.0	.0	.0	(2,221)	.0	.0
19. Renewal premiums and considerations:								
19.1 Direct	72,642,860	72,246,273	.0	318,543	.0	78,044	.0	.0
19.2 Reinsurance assumed	2,547,441	2,547,441	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded	35,941,072	35,894,845	.0	.0	.0	46,227	.0	.0
19.4 Net (Line 17 - Line 18)	39,249,229	38,898,869	0	318,543	0	31,817	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	72,696,765	72,300,178	.0	318,543	.0	78,044	.0	.0
20.2 Reinsurance assumed	2,547,441	2,547,441	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded	35,946,127	35,899,900	.0	.0	.0	46,227	.0	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	39,298,079	38,947,719	0	318,543	0	31,817	0	0

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS'S DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums.....	.0	.0				.0		
22. All other.....	.0	.0				.0		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	1,663	1,663				.0		
23.2 Reinsurance assumed .....	.0	.0				.0		
23.3 Net ceded less assumed	1,663	1,663	.0	.0	.0	.0	.0	.0
24. Single:								
24.1 Reinsurance ceded .....	.0	.0				.0		
24.2 Reinsurance assumed .....	.0	.0				.0		
24.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:								
25.1 Reinsurance ceded	2,185,486	2,180,123				5,363		
25.2 Reinsurance assumed	99,351	99,351				.0		
25.3 Net ceded less assumed	2,086,135	2,080,772	0	0	0	5,363	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	2,187,149	2,181,786	.0	.0	.0	5,363	.0	.0
26.2 Reinsurance assumed (Page 6, Line 22)	99,351	99,351	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed	2,087,798	2,082,435	.0	.0	.0	5,363	.0	.0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single) .....	.514	.514				.0		
28. Single .....	.0	.0				.0		
29. Renewal	965,939	965,939				.0		
30. Deposit-type contract funds	0	0				0		
31. Totals (to agree with Page 6, Line 21)	966,453	966,453	0	0	0	0	0	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2 Cost Containment	3 All Other				
	Life			All Other Lines of Business	Investment	Fraternal	Total
1. Rent .....	.0	.0	.0	.0	.0	.0	.0
2. Salaries and wages	3,787,151	.0	3,039	92,690	99,142	.0	3,982,022
3.11 Contributions for benefit plans for employees .....	.0	.0	.0	.0	.0	.0	.0
3.12 Contributions for benefit plans for agents .....	.0	.0	.0	.0	.0	.0	.0
3.21 Payments to employees under non-funded benefit plans .....	.0	.0	.0	.0	.0	.0	.0
3.22 Payments to agents under non-funded benefit plans .....	.0	.0	.0	.0	.0	.0	.0
3.31 Other employee welfare	159	.0	.0	4	.0	.0	163
3.32 Other agent welfare .....	.0	.0	.0	.0	.0	.0	.0
4.1 Legal fees and expenses .....	.0	.0	.0	440,736	.0	.0	440,736
4.2 Medical examination fees .....	.0	.0	.0	.0	.0	.0	.0
4.3 Inspection report fees .....	.0	.0	.0	.0	.0	.0	.0
4.4 Fees of public accountants and consulting actuaries	174,476	.0	136	4,139	11,154	.0	189,905
4.5 Expense of investigation and settlement of policy claims	2,483	.0	.0	.0	.0	.0	2,483
5.1 Traveling expenses	48,550	.0	.0	932	.0	.0	49,482
5.2 Advertising	9,417	.0	.0	181	.0	.0	9,598
5.3 Postage, express, telegraph and telephone	26,654	.0	21	632	.0	.0	27,307
5.4 Printing and stationery	3,462	.0	3	82	.0	.0	3,547
5.5 Cost or depreciation of furniture and equipment	13,601	.0	11	323	.0	.0	13,935
5.6 Rental of equipment	102,390	.0	80	2,429	.0	.0	104,899
5.7 Cost or depreciation of EDP equipment and software	36,086	.0	28	856	.0	.0	36,970
6.1 Books and periodicals .....	.0	.0	.0	.0	.0	.0	.0
6.2 Bureau and association fees	13,796	.0	11	327	.0	.0	14,134
6.3 Insurance, except on real estate .....	.0	.0	.0	834	.0	.0	834
6.4 Miscellaneous losses .....	.0	.0	.0	(4)	.0	.0	(4)
6.5 Collection and bank service charges	160,877	.0	.0	3,813	13,632	.0	178,322
6.6 Sundry general expenses	40,152	.0	31	952	.0	.0	41,135
6.7 Group service and administration fees .....	.0	.0	.0	.0	.0	.0	.0
6.8 Reimbursements by uninsured plans .....	.0	.0	.0	.0	.0	.0	.0
7.1 Agency expense allowance	1,311	.0	.0	25	.0	.0	1,336
7.2 Agents' balances charged off (less \$ recovered) .....	.0	.0	.0	.0	.0	.0	.0
7.3 Agency conferences other than local meetings	16,629	.0	.0	319	.0	.0	16,948
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	.0	.0
8.2 Expense of supreme lodge meetings(Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	.0	.0
9.1 Real estate expenses .....	.0	.0	.0	.0	.0	.0	.0
9.2 Investment expenses not included elsewhere .....	.0	.0	.0	.0	.0	.0	.0
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0	0
10. General expenses incurred	4,437,194	.0	3,360	549,270	123,928	(b)	(a).....5,113,752
11. General expenses unpaid December 31, prior year	65,875	.0	.0	.0	.0	.0	65,875
12. General expenses unpaid December 31, current year	67,875	.0	.0	.0	.0	.0	67,875
13. Amounts receivable relating to uninsured plans, prior year .....	.0	.0	.0	.0	.0	.0	.0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	4,435,194	0	3,360	549,270	123,928	0	5,111,752
DETAILS OF WRITE-INS							
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above)	0	0	0	0	0	0	0

(a) Includes management fees of \$ 4,003,123 to affiliates and \$ 0 to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only)
1. Charitable \$ 0 ; 2. Institutional \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational \$ 0
5. Religious \$ 0 ; 6. Membership \$ 0 ; 7. Other \$ 0 ; 8. Total \$ 0

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

	Insurance			4	5	6
	1	2	3	Investment	Fraternal	Total
	Life	Accident and Health	All Other Lines of Business			
1. Real estate taxes .....	.0	.0	.0	.0	.0	.0
2. State insurance department licenses and fees	258,067	201	6,122	.0	.0	264,390
3. State taxes on premiums	991,406	771	23,518	.0	.0	1,015,695
4. Other state taxes, incl. \$ for employee benefits	59,378	.0	1,407	.0	.0	60,785
5. U.S. Social Security taxes .....	.0	.0	.0	.0	.0	.0
6. All other taxes	(57,480)	72	4,138	0	0	(53,270)
7. Taxes, licenses and fees incurred	1,251,371	1,044	35,185	.0	.0	1,287,600
8. Taxes, licenses and fees unpaid December 31, prior year ..	1,025,370	0	.0	.0	0	1,025,370
9. Taxes, licenses and fees unpaid December 31, current year ..	807,122	0	0	0	0	807,122
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,469,619	1,044	35,185	0	0	1,505,848

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	Insurance	
	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums .....	.0	.0
2. Applied to shorten the endowment or premium-paying period .....	.0	.0
3. Applied to provide paid-up additions .....	.0	.0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4 .....	.0	.0
6. Paid-in cash	54,956	.0
7. Left on deposit .....	.0	.0
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	54,956	.0
10. Amount due and unpaid .....	.0	.0
11. Provision for dividends or refunds payable in the following calendar year	54,956	.0
12. Terminal dividends .....	.0	.0
13. Provision for deferred dividend contracts .....	.0	.0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	54,956	.0
16. Total from prior year	54,295	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	55,617	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0
0899. Totals (Line 0801 through 0803 + 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE					
0100001. 1958 CSO 2.50% CRVM.....	450,500		450,500		
0100002. 1958 CSO 3.50% CRVM.....	2,883,151		2,883,151		
0100003. 1958 CSO 4.00% CRVM.....	17,186		17,186		
0100004. 1958 CSO 4.50% CRVM.....	225,409		225,409		
0100005. 1980 CSO 3.50% CRVM.....	56,776		56,776		
0100006. 1980 CSO 4.00% CRVM.....	105,492,747		105,492,747		
0100007. 1980 CSO 4.50% CRVM.....	155,335,514		155,335,514		
0100008. 1980 CSO 5.00% CRVM.....	2,740,556		2,740,556		
0100009. 1980 CSO 5.50% CRVM.....	4,386,162		4,386,162		
0100010. 1980 CSO 6.25% CRVM.....	227,183		227,183		
0100011. 1980 CSO 7.00% CRVM.....	118,023		118,023		
0100012. 1980 CET 4.50% CRVM.....	1,735,932		1,735,932		
0100013. 2001 CSO 3.00% CRVM.....	24,204,777		24,204,777		
0100014. 2001 CSO 3.50% CRVM.....	248,346,555		248,346,555		
0100015. 2001 CSO 4.00% CRVM.....	159,107,647		159,107,647		
0100016. 2001 CSO 4.50% CRVM.....	3,657,641		3,657,641		
0100017. 2001 CSO 5.00% CRVM.....	150,040		150,040		
0100018. 2017 CSO 3.50% CRVM.....	38,564,063		38,564,063		
0199997 Totals (Gross).....	747,699,862	0	747,699,862	0	0
0199998 Reinsurance ceded	347,101,626		347,101,626		
0199999 Totals (Net)	400,598,236	0	400,598,236	0	0
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. 1983A 5.00% IMM.....	2,339,291	XXX	2,339,291	XXX	
0200002. 1983A 5.25% IMM.....	4,136,922	XXX	4,136,922	XXX	
0200003. 1983A 5.50% IMM.....	747,543	XXX	747,543	XXX	
0200004. 1983A 5.75% IMM.....	387,153	XXX	387,153	XXX	
0200005. 1983A 6.00% IMM.....	308,479	XXX	308,479	XXX	
0200006. 1983A 6.25% IMM.....	140,781	XXX	140,781	XXX	
0200007. 1983A 6.50% IMM.....	167,289	XXX	167,289	XXX	
0200008. 1983A 6.75% IMM.....	7,012	XXX	7,012	XXX	
0200009. 1983A 8.00% IMM.....	858,862	XXX	858,862	XXX	
0200010. A2000 3.75%.....	443,809	XXX	443,809	XXX	
0200011. A2000 4.25%.....	926,761	XXX	926,761	XXX	
0200012. A2000 4.50%.....	4,388,502	XXX	4,388,502	XXX	
0200013. A2000 4.75%.....	5,066,606	XXX	5,066,606	XXX	
0200014. A2000 5.00%.....	5,483,358	XXX	5,483,358	XXX	
0200015. A2000 5.25%.....	2,748,906	XXX	2,748,906	XXX	
0200016. A2000 5.50%.....	2,480,723	XXX	2,480,723	XXX	
0200017. A2000 5.75%.....	1,199,980	XXX	1,199,980	XXX	
0299997 Totals (Gross).....	31,831,977	XXX	31,831,977	XXX	0
0299998 Reinsurance ceded	0	XXX	0	XXX	
0299999 Totals (Net)	31,831,977	XXX	31,831,977	XXX	0
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. 1983A 6.00%.....	7,931		7,931		
0300002. 2012 IAM 3.00%.....	152,877		152,877		
0300003. A2000 4.25%.....	0		0		
0300004. A2000 5.00%.....	5,971		5,971		
0300005. A2000 5.25%.....	35,666		35,666		
0300006. A2000 5.50%.....	13,746		13,746		
0300007. A2000 5.75%.....	170,033		170,033		
0399997 Totals (Gross).....	386,224	0	386,224	0	0
0399998 Reinsurance ceded	0		0		
0399999 Totals (Net)	386,224	0	386,224	0	0
ACCIDENTAL DEATH BENEFITS:					
0400001. 59 ADB AND 58 CSO 3.5%.....	159,723		159,723		
0499997 Totals (Gross).....	159,723	0	159,723	0	0
0499998 Reinsurance ceded	0		0		
0499999 Totals (Net)	159,723	0	159,723	0	0
DISABILITY-ACTIVE LIVES:					
0500001. 52 DIS AND 58 CSO 3.0%.....	1,354,834		1,354,834		
0599997 Totals (Gross).....	1,354,834	0	1,354,834	0	0
0599998 Reinsurance ceded	0		0		
0599999 Totals (Net)	1,354,834	0	1,354,834	0	0
DISABILITY-DISABLED LIVES:					
0600001. 52 DIS / 58 CSO.....	2,434,559		2,434,559		
0699997 Totals (Gross).....	2,434,559	0	2,434,559	0	0
0699998 Reinsurance ceded	0		0		
0699999 Totals (Net)	2,434,559	0	2,434,559	0	0
MISCELLANEOUS RESERVES					
0700001. DEFICIENCY RESERVE.....	9,409,800		9,409,800		
0700002. GIO.....	459		459		
0799997 Totals (Gross).....	9,410,259	0	9,410,259	0	0
0799998 Reinsurance ceded	953,205		953,205		
0799999 Totals (Net)	8,457,054	0	8,457,054	0	0
9999999 Totals (Net) - Page 3, Line 1	445,222,607	0	445,222,607	0	0

(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 \$
Supplemental Contracts with; Accidental Death; Disability – Active; Disability – Disabled; Miscellaneous
Life Contingencies \$ Benefits \$ Lives \$ Lives \$ Reserves \$

EXHIBIT 5 - INTERROGATORIES

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

13

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	6,350	0	0	0	0	0	0	0	0	0	6,350	0	0
2. Additional contract reserves (b)	382,727	0	0	0	0	0	0	0	0	0	380,927	0	1,800
3. Additional actuarial reserves - Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	389,077	0	0	0	0	0	0	0	0	0	387,277	0	1,800
8. Reinsurance ceded	155,688	0	0	0	0	0	0	0	0	0	154,789	0	899
9. Totals (Net)	233,389	0	0	0	0	0	0	0	0	0	232,488	0	901
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	176,402	0	0	0	0	0	0	0	0	0	174,150	0	2,252
11. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	176,402	0	0	0	0	0	0	0	0	0	174,150	0	2,252
15. Reinsurance ceded	107,688	0	0	0	0	0	0	0	0	0	107,688	0	0
16. Totals (Net)	68,714	0	0	0	0	0	0	0	0	0	66,462	0	2,252
17. TOTAL (Net)	302,103	0	0	0	0	0	0	0	0	0	298,950	0	3,153
18. TABULAR FUND INTEREST	8,788	0	0	0	0	0	0	0	0	0	8,668	0	120
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

EXHIBIT 7 – DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	2,643,199	.0	13,515	2,580,389	49,295	.0
2. Deposits received during the year	11,133	.0	.0	11,133	.0	.0
3. Investment earnings credited to the account	21,822	.0	297	18,357	3,168	.0
4. Other net change in reserves	2,137	.0	(28)	2,165	.0	.0
5. Fees and other charges assessed .....	.0	.0	.0	.0	.0	.0
6. Surrender charges .....	.0	.0	.0	.0	.0	.0
7. Net surrender or withdrawal payments	2,191,586	.0	2,399	2,189,187	.0	.0
8. Other net transfers to or (from) Separate Accounts .....	.0	.0	.0	.0	.0	.0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a).....	486,705	.0	11,385	422,857	52,463	.0
10. Reinsurance balance at the beginning of the year.....	.0		.0	.0	.0	
11. Net change in reinsurance assumed .....	.0		.0	.0	.0	
12. Net change in reinsurance ceded .....	.0		.0	.0	.0	
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	.0	.0	.0	.0	.0	.0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	486,705	0	11,385	422,857	52,463	0

(a) FHLB funding agreements:

1. Reported as GICs (captured in column 2)\$.....0
2. Reported as Annuities Certain (captured in column 3)\$.....0
3. Reported as Supplemental Contracts (captured in column 4)\$.....0
4. Reported as Dividend Accumulations or Refunds (captured in column 5)\$.....0
5. Reported as Premium or Other Deposit Funds (captured in column 6)\$.....0
6. Total reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) \$.....0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange 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 .....	.0							
1.2 Reinsurance assumed .....	.0							
1.3 Reinsurance ceded .....	.0							
1.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:								
2.1 Resisted								
2.11 Direct .....	.0							
2.12 Reinsurance assumed .....	.0							
2.13 Reinsurance ceded .....	.0							
2.14 Net .....	.0	(b) .0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other								
2.21 Direct	6,856,645	6,654,435		198,896		3,314		
2.22 Reinsurance assumed	518,750	518,750		.0		.0		
2.23 Reinsurance ceded	2,493,761	2,491,536		.0		2,225		
2.24 Net	4,881,634	(b) 4,681,649	(b) .0	(b) 198,896	.0	(b) 1,089	.0	.0
3. Incurred but unreported:								
3.1 Direct	2,370,000	2,370,000		.0		.0		
3.2 Reinsurance assumed .....	.0	.0		.0		.0		
3.3 Reinsurance ceded	1,360,000	1,360,000		.0		.0		
3.4 Net	1,010,000	(b) 1,010,000	(b) .0	(b) .0	.0	(b) .0	.0	.0
4. TOTALS								
4.1 Direct	9,226,645	9,024,435	.0	198,896	.0	3,314	.0	.0
4.2 Reinsurance assumed	518,750	518,750	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	3,853,761	3,851,536	0	0	0	2,225	0	0
4.4 Net	5,891,634	(a) 5,691,649	(a) 0	198,896	0	1,089	0	0

(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).

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	69,218,882	64,256,848		4,686,550		275,484		.0
1.2 Reinsurance assumed	4,193,750	4,193,750		.0		.0		.0
1.3 Reinsurance ceded	37,171,194	37,129,802		.0		41,392		.0
1.4 Net	(c) 36,241,438	31,320,796	.0	4,686,550	.0	234,092	.0	.0
2. Liability December 31, current year from Part 1:								
2.1 Direct	9,226,645	9,024,435	.0	198,896	.0	3,314	.0	.0
2.2 Reinsurance assumed	518,750	518,750	.0	.0	.0	.0	.0	.0
2.3 Reinsurance ceded	3,853,761	3,851,536	.0	.0	.0	2,225	.0	.0
2.4 Net	5,891,634	5,691,649	.0	198,896	.0	1,089	.0	.0
3. Amounts recoverable from reinsurers December 31, current year	2,759,955	2,673,337		.0		86,618		.0
4. Liability December 31, prior year:								
4.1 Direct	9,220,678	9,075,410	.0	141,954	.0	3,314	.0	.0
4.2 Reinsurance assumed	1,217,500	1,217,500	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	6,254,355	6,252,130	.0	.0	.0	2,225	.0	.0
4.4 Net	4,183,823	4,040,780	.0	141,954	.0	1,089	.0	.0
5. Amounts recoverable from reinsurers December 31, prior year	1,399,504	1,322,900	.0	.0	.0	76,604	.0	.0
6. Incurred benefits:								
6.1 Direct	69,224,849	64,205,873	.0	4,743,492	.0	275,484	.0	.0
6.2 Reinsurance assumed	3,495,000	3,495,000	.0	.0	.0	.0	.0	.0
6.3 Reinsurance ceded	36,131,051	36,079,645	.0	.0	.0	51,406	.0	.0
6.4 Net	36,588,798	31,621,228	.0	4,743,492	.0	224,078	.0	.0

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

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

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

EXHIBIT OF NONADMITTED 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).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	32,018	18,888	(13,130)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	74,814	66,831	(7,983)
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	10,905,161	10,065,890	(839,271)
19. Guaranty funds receivable or on deposit	486,246	454,983	(31,263)
20. Electronic data processing equipment and software.....	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	34,840	34,840
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	11,498,239	10,641,432	(856,807)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	11,498,239	10,641,432	(856,807)
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. INTEREST MAINTENCANCE RESERVE.....	0	0	0
2502. PREPAID EXPENSES.....		34,840	34,840
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	34,840	34,840

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

- A.

Accounting Practices

The financial statements of Grange Life Insurance Company (Grange 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 and for determining its solvency under the Ohio Insurance Law. Unless otherwise indicated, the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as the prescribed or permitted practices by the State of Ohio.

	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	(608,849)	418,815
(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	(608,849)	418,815
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	25,254,125	26,390,430
(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	25,254,125	26,390,430

B.

Use of Estimates in the Preparation of the Financial Statements

NAIC SAP requires management to make certain estimates and assumptions which affect amounts reported in the financial statements and accompanying notes. Actual results could differ from these 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 contracts or policies. Policyholder benefits are recognized either as established in the contracts or upon receipt of notice as defined within the contractual terms of the agreement. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

(1)

Basis for Short-Term Investments

The Company does not have any short-term investments.

(2)

Basis for Bonds and Amortization Schedule

Bonds, excluding loan-backed and structured securities, are stated at amortized cost using the scientific interest method. Bonds rated "6" are reported at the lower of amortized cost or fair value.

(3)

Basis for Common Stocks

The Company does not have any common stocks.

(4)

Basis for Preferred Stocks

The Company does not have any preferred stocks.

(5)

Basis for Mortgage Loans

Mortgage loans on real estate are stated at aggregate unpaid balance or amortized cost.

(6)

Basis for Loan-Backed Securities and Adjustment Methodology

Loan-backed and structured securities are stated at either amortized cost or the lower of amortized cost or fair value. The interest method is used to amortize any purchase premium or discount. The retrospective adjustment method is used to recognize changes in the estimated yield-to-maturity, with the exception of the following: adjustable rate mortgages (ARM), securities where the yield became negative, or securities that have had an other-than-temporary impairment recorded. These are adjusted using the prospective method.

(7)

Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

The Company does not have any investments in subsidiaries controlled or affiliated entities.

(8)

Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Company does not have any investments in joint ventures, partnerships and limited liability entities.

(9)

Accounting Policies for Derivatives

The Company has no derivatives.

(10)

Anticipated Investment Income Used in Premium Deficiency Calculation

The Company does not utilize anticipated investment income 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 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 Threshold from Prior Period

The Company has not modified its capitalization policy from the prior period.

(13)

Method Used to Estimate Pharmaceutical Rebate Receivables

The Company does not have any pharmaceutical rebate receivables.

D.

Going Concern

After evaluating the entity's ability to continue as a going concern, management was not aware of any conditions or events which raised substantial doubts concerning the entity's ability to continue as a going concern as of the date of the filing of this statement.

2. Accounting Changes and Corrections of Errors
There were no material changes in accounting principles or corrections of errors during the year.

3. Business Combinations and Goodwill
Not Applicable

4. Discontinued Operations
Not Applicable

5. Investments

A.

Mortgage Loans, including Mezzanine Real Estate Loans

(1)

Maximum and Minimum Lending Rates

The maximum and minimum lending rates for commercial mortgage loans during 2024 were: 6.60% and 6.60%.

(2)

The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was: 75%.

(3)

Taxes, assessments and any amounts advanced and not included in the mortgage loan total

None

(4)

Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Residential		Commercial			
Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a. Current Year						
1. Recorded Investment (All)						

19

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

		Residential			Commercial			
		Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
	(a) Current	\$	\$	\$	\$	6,463,185	\$	6,463,185
	(b) 30-59 Days Past Due	.....	.....	.....	.....	.....	.....	0
	(c) 60-89 Days Past Due	.....	.....	.....	.....	.....	.....	0
	(d) 90-179 Days Past Due	.....	.....	.....	.....	.....	.....	0
	(e) 180+ Days Past Due	.....	.....	.....	.....	.....	.....	0
2.	Accruing Interest 90-179 Days Past Due							
	(a) Recorded Investment	\$	\$	\$	\$	\$	\$	0
	(b) Interest Accrued	.....	.....	.....	.....	.....	.....	0
3.	Accruing Interest 180+ Days Past Due							
	(a) Recorded Investment	\$	\$	\$	\$	\$	\$	0
	(b) Interest Accrued	.....	.....	.....	.....	.....	.....	0
4.	Interest Reduced							
	(a) Recorded Investment	\$	\$	\$	\$	\$	\$	0
	(b) Number of Loans	.....	.....	.....	.....	.....	.....	0
	(c) Percent Reduced % % % % % %	%
5.	Participant or Co-lender in a Mortgage Loan Agreement							
	(a) Recorded Investment	\$	\$	\$	\$	5,468,488	\$	5,468,488
b.	Prior Year							
1.	Recorded Investment							
	(a) Current	\$0	\$0	\$0	\$0	5,483,477	\$0	5,483,477
	(b) 30-59 Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
	(c) 60-89 Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
	(d) 90-179 Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
	(e) 180+ Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
2.	Accruing Interest 90-179 Days Past Due							
	(a) Recorded Investment	\$0	\$0	\$0	\$0	.....0	\$0	0
	(b) Interest Accrued	.....0	.....0	.....0	.....0	.....0	.....0	0
3.	Accruing Interest 180+ Days Past Due							
	(a) Recorded Investment	\$0	\$0	\$0	\$0	.....0	\$0	0
	(b) Interest Accrued	.....0	.....0	.....0	.....0	.....0	.....0	0
4.	Interest Reduced							
	(a) Recorded Investment	\$0	\$0	\$0	\$0	.....0	\$0	0
	(b) Number of Loans	.....0	.....0	.....0	.....0	.....0	.....0	0
	(c) Percent Reduced	.....0.0 %	.....0.0 %	.....0.0 %	.....0.0 %	.....0.0 %	.....0.0 %	%
5.	Participant or Co-lender in a Mortgage Loan Agreement							
	(a) Recorded Investment	\$0	\$0	\$0	\$0	5,483,477	\$0	5,483,477
(5)	Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan Agreement	None						
(6)	Investment in Impaired Loans - Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	None						
(7)	Allowance for Credit Losses	None						
(8)	Mortgage Loans Derecognized as a Result of Foreclosure	None						
(9)	Policy for Recognizing Interest Income on Impaired Loans	The Company recognizes interest income on its impaired loans upon receipt.						
B.	Debt Restructuring	None						
C.	Reverse Mortgages							
(1)	Description of Accounting Policies and Methods	Not Applicable						
(2)	General Information Regarding Commitment Under the Agreement	Not Applicable						
(3)-(4)	Reverse Mortgages: Investment Income or (Loss) Recognized in the Period as a Result of the Re-estimated	Not Applicable						
D.	Loan-Backed Securities							
(1)	Description of Sources Used to Determine Prepayment Assumptions	Prepayment assumptions for single and multi-class mortgage-backed/asset-backed securities were obtained from external vendors or internal estimates.						
(2)	OTTI Recognized	None						
(3)	Recognized OTTI Securities	None						
(4)	All impaired securities (fair value is less than amortized cost) for which an other-than-temporary impairment has not been recognized in earning as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):	None						
(5)	Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary	None						
E.	Dollar Repurchase Agreements and/or Securities Lending Transactions							
(1)-(2)	Policy for Requiring Collateral or Other Security and Disclose the Carrying Amount and Classification of Both Assets and Liabilities	None						
(3)	Collateral Received	None						
(4)	Aggregate Value of the Reinvested Collateral	None						
(5)	Collateral Reinvestment							
	a. Aggregate Amount Cash Collateral Reinvested							
					Amortized Cost	Fair Value		
1.	Securities Lending							
	(a) Open				\$	\$		
	(b) 30 Days or Less				.....	.....
	(c) 31 to 60 Days				.....	.....
	(d) 61 to 90 Days				.....	.....
	(e) 91 to 120 Days				.....	.....
	(f) 121 to 180 Days				.....	.....
	(g) 181 to 365 Days				.....	.....
	(h) 1 to 2 Years				.....	.....
	(i) 2 to 3 Years				.....	.....
	(j) Greater Than 3 Years				.....	.....
	(k) Sub-Total (Sum of a through j)				\$0	\$0		
	(l) Securities Received				.....	.....
	(m) Total Collateral Reinvested (k+l)				\$0	\$0		
2.	Dollar Repurchase Agreement							

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

(a)	Open	\$	.....	\$	.....
(b)	30 Days or Less		.....		.....
(c)	31 to 60 Days		.....		.....
(d)	61 to 90 Days		.....		.....
(e)	91 to 120 Days		.....		.....
(f)	121 to 180 Days		.....		.....
(g)	181 to 365 Days		.....		.....
(h)	1 to 2 Years		.....		.....
(i)	2 to 3 Years		.....		.....
(j)	Greater Than 3 Years		.....		.....
(k)	Sub-Total (Sum of a through j)	\$	..... 0	\$	..... 0
(l)	Securities Received		.....		.....
(m)	Total Collateral Reinvested (k+l)	\$	..... 0	\$	..... 0

- b.

Explanation of Additional Sources of Liquidity for Maturity Date Mismatches

None
- (6)

Detail on Collateral Transactions Not Permitted by Contract or Custom to Sell or Repledge

None
- (7)

Collateral for Securities Lending Transactions that Extend Beyond One Year from the Reporting Date

None
- F.

Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable
- G.

Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable
- H.

Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable
- I.

Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable
- J.

Real Estate

Not Applicable
- K.

Low-Income Housing Tax Credits (LIHTC)

- (1)

Number of Remaining Years of Unexpired Tax Credits and Holding Period for LIHTC Investments

Not Applicable
- (2)

Amount of LIHTC and Other Tax Benefits Recognized

The Company has no LIHTC.
- (3)

Balance of Investment Recognized

The Company has no balance in LIHTC investments.
- (4)

Regulatory Reviews

The Company does not have any LIHTC.
- (5)

LIHTC investments which Exceed 10% of Total Admitted Assets

The Company does not have any LIHTC.
- (6)

Recognized Impairment

The Company does not have any LIHTC.
- (7)

Account and Nature of Write-Downs or Reclassifications

The Company does not have any LIHTC.
- L.

Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account S/A Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	0	\$	\$
b. Collateral held under security lending agreements					0	0	0
c. Subject to repurchase agreements					0	0	0
d. Subject to reverse repurchase agreements					0	0	0
e. Subject to dollar repurchase agreements					0	0	0
f. Subject to dollar reverse repurchase agreements					0	0	0
g. Placed under option contracts					0	0	0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0	0	0
i. FHLB capital stock					0	0	0
j. On deposit with states	2,579,660				2,579,660	2,576,359	3,301
k. On deposit with other regulatory bodies					0	0	0
l. Pledged as collateral to FHLB (including assets backing funding agreements)					0	0	0
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0
n. Other restricted assets	0	0	0	0	0	0	0
o. Total Restricted Assets (Sum of a through n)	\$ 2,579,660	\$ 0	\$ 0	\$ 0	\$ 2,579,660	\$ 2,576,359	\$ 3,301

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$	\$ 0	0.0 %	0.0 %
b. Collateral held under security lending agreements		0	0.0	0.0
c. Subject to repurchase agreements		0	0.0	0.0
d. Subject to reverse repurchase agreements		0	0.0	0.0
e. Subject to dollar repurchase agreements		0	0.0	0.0
f. Subject to dollar reverse repurchase agreements		0	0.0	0.0
g. Placed under option contracts		0	0.0	0.0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock		0	0.0	0.0
i. FHLB capital stock		0	0.0	0.0
j. On deposit with states		2,579,660	0.5	0.5
k. On deposit with other regulatory bodies		0	0.0	0.0
l. Pledged as collateral to FHLB (including assets backing funding agreements)		0	0.0	0.0
m. Pledged as collateral not captured in other categories		0	0.0	0.0
n. Other restricted assets		0	0.0	0.0
o. Total Restricted Assets (Sum of a through n)	\$ 0	\$ 2,579,660	0.5 %	0.5 %

(c) Column 5 divided by Asset Page, Column 1 Line 28

(d) Column 9 divided by Asset Page, Column 3 Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
None

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
None

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements
None

M. Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

O. 5GI Securities

Not Applicable

P. Short Sales

Not Applicable

Q. Prepayment Penalty and Acceleration Fees

(1) Number of CUSIPs

(2) Aggregate Amount of Investment Income

General Account

Separate Account

.....3

.....24,880

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

Not Applicable

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(2) Bonds			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(3) Loan-Backed and Structured Securities			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(4) Preferred Stocks			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(5) Common Stocks			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(6) Real Estate			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(7) Mortgage Loans			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(8) Joint Ventures, Partnerships, LLC			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(9) Other Qualifying Investments			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(10) Collateral Does not Qualify as an Investment			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(11) Total	0	0	0

* Aggregate Collateral Loan Total Line should equal Schedule BA, Part 1, Column 12, Book Adjusted Carrying Value

6. Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% of its admitted assets

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies in the year of the Impairment Write-Down

Not Applicable

7. Investment Income

A. Due and Accrued Income that was Excluded from Surplus on the following basis

The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:
All investment income due and accrued with amounts that are over 90 days past due are excluded when 180 days or more past due.

B. Total Amount Excluded

No due and accrued investment income was excluded from surplus for the year ended December 31, 2024 and 2023.

8. Derivative Instruments

Not Applicable

9. Income Taxes

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

1.

12/31/2024			
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
(a) Gross Deferred Tax Assets	\$ 13,586,803	\$ 38,588	\$ 13,625,391
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 0	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 13,586,803	\$ 38,588	\$ 13,625,391
(d) Deferred Tax Assets Nonadmitted	\$ 10,866,574	\$ 38,588	\$ 10,905,162
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$ 2,720,229	\$ 0	\$ 2,720,229
(f) Deferred Tax Liabilities	\$ 333,563	\$ 0	\$ 333,563
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,386,666	\$ 0	\$ 2,386,666

12/31/2023			
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 12,805,857	\$ 75,126	\$ 12,880,983
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 36,538	\$ 36,538
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 12,805,857	\$ 38,588	\$ 12,844,445
(d) Deferred Tax Assets Nonadmitted	\$ 10,027,302	\$ 38,588	\$ 10,065,890
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$ 2,778,555	\$ 0	\$ 2,778,555
(f) Deferred Tax Liabilities	\$ 211,969	\$ 0	\$ 211,969
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,566,586	\$ 0	\$ 2,566,586

Change			
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 780,946	\$ (36,538)	\$ 744,408
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ (36,538)	\$ (36,538)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 780,946	\$ 0	\$ 780,946
(d) Deferred Tax Assets Nonadmitted	\$ 839,272	\$ 0	\$ 839,272
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$ (58,326)	\$ 0	\$ (58,326)
(f) Deferred Tax Liabilities	\$ 121,594	\$ 0	\$ 121,594
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (179,920)	\$ 0	\$ (179,920)

2.

12/31/2024			
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 0	\$ 0	\$ 0
(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)	\$ 2,386,666	\$ 0	\$ 2,386,666
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 3,430,119	\$ 0	\$ 3,430,119
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 2,386,666
(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.	\$ 333,563	\$ 0	\$ 333,563
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 2,720,229	\$ 0	\$ 2,720,229

12/31/2023			
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 0	\$ 0	\$ 0
(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)	\$ 2,566,586	\$ 0	\$ 2,566,586
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 3,573,577	\$ 0	\$ 3,573,577
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 2,566,586
(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.	\$ 211,969	\$ 0	\$ 211,969
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 2,778,555	\$ 0	\$ 2,778,555

Change			
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 0	\$ 0	\$ 0
(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)	\$ (179,920)	\$ 0	\$ (179,920)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following	\$ (143,458)	\$ 0	\$ (143,458)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

the Balance Sheet Date.		XXX	XXX	\$	(179,920)
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.				
(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.	\$ 121,594	\$ 0	\$	121,594
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.				
	Total (2(a) + 2(b) + 2(c))	\$ (58,326)	\$ 0	\$	(58,326)
3.		2024	2023		
(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	446.000	368.000		
(b)	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 25,674,937.000	\$ 26,300,992.000		
4.					
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
	1. Adjusted Gross DTAs Amount From Note 9A1(c)	13,586,803	38,588		
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0		
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	2,720,229	0		
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0		
(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)	12,805,857	38,588		
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0		
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	2,778,555	0		
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0		
(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)	780,946	0		
	2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0		
	3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	(58,326)	0		
	4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0		
(b)	Does the Company's tax-planning strategies include the use of reinsurance?	Yes	No	X	
B.	Deferred Tax Liabilities Not Recognized				
(1)	The types of temporary differences for which a DTL has not been recognized and the types of events that would case those temporary differences to become taxable are:				
	Not Applicable				
(2)	The cumulative amount of each type of temporary difference is:				
	Not Applicable				
(3)	The amount of the unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent duration, if determination of that liability is practicable, or a statement that determination is not practicable are:				
	Not Applicable				
(4)	The amount of the DTL for temporary differences other than those in item (3) above that is not recognized is:				
	Not Applicable				
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	\$ 717,008	\$ 223,918	\$ 493,090	
(b)	Foreign	\$ 0	\$ 0	\$ 0	
(c)	Subtotal (1a+1b)	\$ 717,008	\$ 223,918	\$ 493,090	
(d)	Federal income tax on net capital gains	\$ 0	\$ 0	\$ 0	
(e)	Utilization of capital loss carry-forwards	\$ 0	\$ 0	\$ 0	
(f)	Other	\$ 0	\$ 0	\$ 0	
(g)	Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 717,008	\$ 223,918	\$ 493,090	
2.	Deferred Tax Assets:				
(a)	Ordinary				
	(1) Discounting of unpaid losses	\$ 0	\$ 0	\$ 0	
	(2) Unearned premium reserve	\$ 0	\$ 0	\$ 0	
	(3) Policyholder reserves	\$ 4,745,480	\$ 4,754,293	\$ (8,813)	
	(4) Investments	\$ 0	\$ 0	\$ 0	
	(5) Deferred acquisition costs	\$ 8,565,320	\$ 7,779,251	\$ 786,069	
	(6) Policyholder dividends accrual	\$ 0	\$ 0	\$ 0	
	(7) Fixed assets	\$ 0	\$ 0	\$ 0	
	(8) Compensation and benefits accrual	\$ 0	\$ 0	\$ 0	
	(9) Pension accrual	\$ 0	\$ 0	\$ 0	
	(10) Receivables - nonadmitted	\$ 124,546	\$ 120,864	\$ 3,682	
	(11) Net operating loss carry-forward	\$ 0	\$ 0	\$ 0	
	(12) Tax credit carry-forward	\$ 0	\$ 0	\$ 0	
	(13) Other	\$ 151,457	\$ 151,449	\$ 8	
	(99) Subtotal (sum of 2a1 through 2a13)	\$ 13,586,803	\$ 12,805,857	\$ 780,946	
(b)	Statutory valuation allowance adjustment	\$ 0	\$ 0	\$ 0	
(c)	Nonadmitted	\$ 10,866,574	\$ 10,027,302	\$ 839,272	
(d)	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 2,720,229	\$ 2,778,555	\$ (58,326)	
(e)	Capital:				
	(1) Investments	\$ 0	\$ 0	\$ 0	
	(2) Net capital loss carry-forward	\$ 38,588	\$ 75,126	\$ (36,538)	
	(3) Real estate	\$ 0	\$ 0	\$ 0	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

(4) Other	\$ 0	\$ 0	\$ 0
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 38,588	\$ 75,126	\$ (36,538)
(f) Statutory valuation allowance adjustment	\$ 38,588	\$ 36,538	\$ 2,050
(g) Nonadmitted	\$ 0	\$ 38,588	\$ (38,588)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 0	\$ 0	\$ 0
(i) Admitted deferred tax assets (2d + 2h)	\$ 2,720,229	\$ 2,778,555	\$ (58,326)
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	\$ 0	\$ 0	\$ 0
(2) Fixed assets	\$ 0	\$ 0	\$ 0
(3) Deferred and uncollected premium	\$ 0	\$ 0	\$ 0
(4) Policyholder reserves	\$ 0	\$ 0	\$ 0
(5) Other	\$ 333,563	\$ 211,969	\$ 121,594
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 333,563	\$ 211,969	\$ 121,594
(b) Capital:			
(1) Investments	\$ 0	\$ 0	\$ 0
(2) Real estate	\$ 0	\$ 0	\$ 0
(3) Other	\$ 0	\$ 0	\$ 0
(99) Subtotal (3b1+3b2+3b3)	\$ 0	\$ 0	\$ 0
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 333,563	\$ 211,969	\$ 121,594
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 2,386,666	\$ 2,566,586	\$ (179,920)

D. Among the more significant book to tax adjustments were the following:

Reconciliation of FIT Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount 12/31/2024	Effective Tax Rate Percentage
Permanent Differences:		
Provision computed at statutory rate	24,646	21.0%
Proration of tax exempt investment income	-	0.0%
Amortization of interest maintenance reserve	33,802	28.8%
Tax exempt income deduction	-	0.0%
Dividends received deduction	-	0.0%
Corporate owned life insurance	-	0.0%
Disallowed travel and entertainment	2,142	1.8%
Lobbying expenses disallowed	945	0.8%
Other permanent differences	-	0.0%
Change in nonadmitted assets	(3,683)	-3.1%
Statutory valuation allowance adjustment	-	0.0%
Accrual adjustment – prior year	(195)	-0.2%
Other	-	0.0%
Totals	57,658	49.1%
Federal and foreign income taxes incurred	717,008	608.1%
Realized capital gains (losses) tax	-	0.0%
Change in net deferred income taxes	(659,351)	-561.8%
Total statutory income taxes	57,657	49.1%

E. Operating Loss and Tax Credit Carryforwards

- (1) A reporting entity should also disclose the following:
- (1) The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:
- | Description (Operating Loss or Tax Credit Carry Forward) | Amounts | Origination Dates | Expiration Dates |
|--|---------|-------------------|------------------|
| Net Operating Loss | 0 | N/A | N/A |
| Capital Loss Carryforward | 173,992 | 12/31/2019 | 12/31/2024 |
| Capital Loss Carryforward | 183,750 | 12/31/2023 | 12/31/2028 |
- (2) The amount of federal income taxes incurred in the current year and each preceding year that are available for recoupment in the event of future net losses:
- | Year | Amount |
|------|--------|
| 2024 | 0 |
| 2023 | 0 |
| 2022 | 0 |
- (3) The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code.
- None

F. Consolidated Federal Income Tax Return

- (1) The Company's federal income tax return is consolidated with the following entities:
- Kansas City Life Insurance Company (KCL), Old American Insurance Company (OAIC) and the wholly-owned nonlife insurance companies of Kansas City Life.
- (2) The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
- The method of allocation among the companies is subject to agreement, approved by the Board of Directors, and is based upon separate return calculations. Intercompany tax balances are settled after filing all income tax returns.

G. Federal or Foreign Income Tax Loss Contingencies

None

H. Repatriation Transition Tax (RTT)

The Company is not subject to the Repatriation Transition Tax.

I. Alternative Minimum Tax Credit

The Company has no AMT credits.

J. The Inflation Reduction Act

(1) The Inflation Reduction Act (Act) was enacted on August 16, 2022, and included a new corporate alternative minimum tax (CAMT). The Act went into effect for tax years

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

beginning after December 31, 2022.

For purposes of the corporate alternative minimum tax (CAMT), the reporting entity (or the controlled group of corporations of which the reporting entity is a member) has determined that is a nonapplicable reporting entity.

10.

Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A.

Nature of the Relationship Involved

The Company had no transactions during 2024 or 2023 that exceeded one-half of one percent of the Company's total admitted assets with its parent or affiliates, except as noted in Schedule Y.
- B.

Detail of Transactions

See "A" above.
- C.

Transactions with related party who are not reported on Schedule Y

None
- D.

Amounts Due From or To Related Parties

The Company had a \$98,603 payable to its parent at December 31, 2024.
- E.

Material Management or Service Contracts and Cost-Sharing Arrangements

The Company receives certain administrative, investment, and collection services from its parent. These items are identified in Schedule Y.
- F.

Guarantees or Undertakings

The Company has not guaranteed any affiliated company debt.
- G.

Nature of the Control Relationship

All of the outstanding common and preferred shares of stock of the Company are owned by Kansas City Life, an insurance holding company domiciled in the state of Missouri.
- H.

Amount Deducted for Investment in Upstream Intermediate Entity or Ultimate Parent Owned

The Company has no intermediate entities.
- I.

Investments in SCA that Exceed 10% of Admitted Assets

The Company has no SCA entities.
- J.

Investments in Impaired SCAs

The Company has no SCA entities.
- K.

Investment in Foreign Insurance Subsidiary

The Company has no foreign insurance subsidiaries.
- L.

Investment in Downstream Noninsurance Holding Company

The Company does not have any investments in downstream noninsurance holding companies.
- M.

All SCA Investments

Not Applicable
- N.

Investment in Insurance SCAs

Not Applicable
- O.

SCA or SSAP No. 48 Entity Loss Tracking

Not Applicable

11.

Debt

- A.

All Other Debt

The Company had no capital notes or debentures outstanding at December 31, 2024. The Company has a \$20,000,000 revolving line of credit with a major commercial bank to borrow as needed. The line of credit, which was renewed in June of 2024, is at a variable interest rate based upon short-term indices and will mature in June of 2025. At December 31, 2024 the Company had no borrowings outstanding from this line of credit. The line of credit is guaranteed by the Company's parent, and the Company expects to renew the line of credit at maturity.
- B.

FHLB (Federal Home Loan Bank) Agreements

(1) Debt Including Capital Notes

None

(2) FHLB Capital Stock

None

(3) Collateral Pledged to FHLB

None

(4) Borrowing from FHLB

None

12.

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

- A.

Defined Benefit Plan

The Company does not have any defined benefit plans.
- B.

Investment Policies and Strategies

None
- C.

Fair Value of Plan Assets

None
- D.

Basis Used to Determine Expected Long-Term Rate-of-Return

None
- E.

Defined Contribution Plans

None
- F.

Multiemployer Plans

None
- G.

Consolidated/Holding Company Plans

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

	None
H.	Postemployment Benefits and Compensated Absences
	None
I.	Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
	Not Applicable
13.	Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations
A.	Number of Shares of Each Class of Capital Stock, Authorized, Issued and Outstanding and the Par or Stated Value of Each Class
	The Company has 101,000 shares of its capital stock authorized, with 101,000 shares issued and outstanding at December 31, 2024. The par value per share is \$18.75.
B.	Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues
	The Company has no preferred stock outstanding.
C.	Dividend Restrictions
	Ohio law limits the Company's payment of dividends to the parent company, Kansas City Life. The maximum dividend that may be paid by an Ohio domiciled insurance company to its shareholders in any year without the prior approval of the Director of the Department is limited to the greater of the net income of the preceding calendar year or 10% of capital and surplus as of the preceding December 31. Ohio law also requires that any dividend be paid from earned surplus. Capital and surplus at December 31, 2024, was \$25,254,125. Therefore, the maximum dividend payments that can be made in 2025, without obtaining prior approval, are \$2,525,413 subject to the amount of earned surplus available at the time of payment.
D.	Dates and Amounts of Dividends Paid
	The Company did not pay dividends to its parent in 2024.
E.	Profits that may be Paid as Ordinary Dividends to Stockholders
	Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to stockholders.
F.	Restrictions on Unassigned Funds (Surplus)
	There are no restrictions on the use of unassigned surplus of the Company.
G.	Mutual Reciprocal Amounts of Advances to Surplus not Repaid
	Not Applicable
H.	Amount of Stock Held for Special Purposes
	The Company had no stock held for special purposes at December 31, 2024.
I.	Reasons for Changes in Balance of Special Surplus Funds from Prior Period
	The Company had no special surplus funds at December 31, 2024.
J.	The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$
K.	Surplus Notes
	None
L.	The Impact of any Restatement Due to Prior Quasi-Reorganizations
	The Company did not have any quasi-reorganizations during 2024.
M.	Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization
	The Company did not have any quasi-reorganizations during 2024.
14.	Liabilities, Contingencies and Assessments
A.	Contingent Commitments
	(1) Total SSAP No. 97 - <i>Investments in Subsidiary, Controlled, and Affiliated Entities</i> , and SSAP No. 48 – <i>Joint Ventures, Partnerships and Limited Liability Companies</i> contingent liabilities: \$
	(2) Detail of other contingent commitments The Company has no material contingent commitments or guarantees to an affiliate.
	(3) Guarantee Obligations None
B.	Assessments
	(1) The Company occasionally has received notification of various insurance company insolvencies throughout the past several years. It is expected that the insolvencies will result in guaranty fund assessments against the Company. The Company held a guaranty fund liability of \$511,000 at year-end 2024 (2023 - \$499,000).
	(2)
	a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end
	\$ 390
	b. Decreases current year:
	\$ 261
	d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end
	\$ 129
	(3) Guaranty Fund Liabilities and Assets Related to Assessments from Insolvencies for Long-Term Care Contracts: Not Applicable
C.	Gain Contingencies
	The Company had no gain contingencies at December 31, 2024.
D.	Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits
	Not Applicable
E.	Joint and Several Liabilities
	Not Applicable
F.	All Other Contingencies
	The Company may, from time to time, be subject to litigation and to other claims in jurisdictions where juries may award punitive damages which can be disproportionate to actual damages. Although no assurances can be given and no determinations can be made at this time, management believes that the ultimate liability, if any, with respect to these claims and actions, would have no material effect on the Company's business, results of operations and financial position.
15.	Leases Not Applicable
16.	Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

17.

Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not Applicable
18.

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

Not Applicable
19.

Direct Premium Written/Produced by Managing General Agents/Third-Party Administrators

Not Applicable
20.

Fair Value Measurements

A.

Assets and Liabilities Measured at Fair Value

(1)

Fair Value Measurements at Reporting Date

None

(2)

Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Not Applicable

(3)

Policies when Transfers Between Levels are Recognized

Not Applicable

(4)

Description of Valuation Techniques and Inputs Used in Fair Value Measurement

Level 1 - Valuations are based on quoted market prices in active markets for identical instruments at the measurement date.

Level 2 – Valuations are based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, and model-based valuation techniques for which all significant assumptions are observable in the market or are derived principally from or corroborated by observable market data.

Level 3 – Valuations are based on inputs that are not observable in the market. These unobservable inputs reflect the Company's assumptions that market participants would use in pricing the instrument. Valuation techniques include the use of discounted cash flow models, spread-based models, and similar techniques, using the best information available in the circumstances.

(5)

Fair Value Disclosures

The Company did not have any derivatives as of the end of the reporting period.

B.

Other Fair Value Disclosures

Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

Not Applicable

C.

Fair Value of Financial Instruments

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$.. 361,906,668	\$.. 403,612,792	\$ 2,439,105	\$.. 358,467,563	\$ 1,000,000	\$	\$
Mortgage	\$ 6,421,000	\$ 6,463,185	\$	\$	\$ 6,421,000	\$	\$
Policy Loans	\$... 14,172,527	\$... 14,172,527	\$	\$	\$... 14,172,527	\$	\$
Cash and cash equivalents .	\$... 16,797,640	\$... 16,797,640	\$... 16,797,640	\$	\$	\$	\$

The Company utilizes external independent third-party pricing services to determine its fair values on investments when available. In the event a price is not available from a third-party pricing service, the Company pursues external pricing from brokers. If a broker price is not available, the Company determines a fair value through various valuation techniques that may include discounted cash flows, spread-based models, or similar techniques, depending upon the specific security to be priced.

Fair value measurements for assets and liabilities where there exists limited or no observable market data are calculated using the Company's own estimates and are categorized as Level 3. These estimates are based on current interest rates, credit spreads, liquidity premium or discount, the economic and competitive environment, unique characteristics of the asset or liability, and other pertinent factors.

D.

Not Practicable to Estimate Fair Value

Not Applicable

E.

Investments Measured using the NAV as Practical Expedient

Not Applicable

21.

Other Items

A.

Unusual or Infrequent Items

The Company did not have any unusual or infrequent items during 2024.

B.

Troubled Debt Restructuring: Debtors

Not Applicable

C.

Other Disclosures

Assets in the amount of \$2,579,660 (2023 - \$2,576,360) were on deposit with government authorities or trustees as required by law.

D.

Business Interruption Insurance Recoveries

Not Applicable

E.

State Transferable and Non-transferable Tax Credits

The Company did not carry any state transferable tax credits at December 31, 2024 or December 31, 2023.

F.

Subprime-Mortgage-Related Risk Exposure

(1)

Description of the Subprime-Mortgage-Related Risk Exposure and Related Risk Management Practices

The Company monitors its investments in securities classified as subprime. Subprime securities include all bonds or portions of bonds where the underlying collateral is made up of home equity loans or first mortgage loans to borrowers whose credit scores at the time of origination were lower than the level recognized in the market as prime. The Company's classification of subprime does not include Alt-A or jumbo loans, unless the collateral otherwise meets the preceding definition.

(2)

Direct exposure through investments in subprime mortgage loans.

None

(3)

Direct exposure through other investments.

None

(4)

Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

The Company did not have any underwriting exposure due to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage at December 31, 2024.

G.

Retained Assets

(1)

Description of how accounts are structured and reporting.

None

(2)

Retained Assets in Force

None

(3)

Segregation Between Individual and Group Contract

None

H.

Insurance–Linked Securities (ILS) Contracts

None

I.

The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy
- 19.9

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

None

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 54,696	\$ 54,696	\$	\$

(2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 54,696	\$ 54,696	\$	\$

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ 24,146,596
b. Net Positive Goodwill (admitted)	\$ 0
c. EDP Equipment & Operating System Software (admitted)	\$ 0
d. Net DTAs (admitted)	\$ 2,685,272
e. Net Negative (disallowed) IMR (admitted)	\$ 54,696
f. Adjusted Capital & Surplus (a-(b+c+d+e))	\$ 21,406,628

(4) Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	0.3 %

(5) Allocated gains/losses to IMR from derivatives

a. General Account

	Gains	Losses
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period	\$	\$
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$	\$
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$ 0	\$ 0

b. Separate Account - Insulated

	Gains	Losses
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period	\$	\$
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$	\$
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$ 0	\$ 0

c. Separate Account – Non-Insulated

	Gains	Losses
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period	\$	\$
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$	\$
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$ 0	\$ 0

22. Events Subsequent

Type I - Recognized Subsequent Events:

Subsequent events have been considered through February 28, 2025, the date these statutory financial statements were issued. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Type II - Nonrecognized Subsequent Events:

Not Applicable

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X)
- (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) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

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)
- (2) Does the company 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 which, 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)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, for agreements, not 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. \$ 0
- (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 which were in-force or which had existing reserves established by the Company as of the effective date of the agreement? Yes (X) No ()

Effective August 1, 2024, a small block of business previously ceded to SCOR Global Life USA Reinsurance Company on a YRT basis was recaptured and re-ceded with RGA Reinsurance Company. The 12/31/2024 reserve credit for this business was \$53,163.

B. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance during the year.

C. Commutation of Reinsurance Reflected in Income and Expenses

The Company has not commuted any ceded reinsurance during the year.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

D.

Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company has no reinsurance agreements with certified reinsurers.

E.

Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer

None

F.

Reinsurance Agreements with an Affiliated Captive Reinsurer

None

G.

Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework

None

H.

Reinsurance Credit

None

24.

Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not Applicable

25.

Changes in Incurred Losses and Loss Adjustment Expenses

A.

Reasons for changes in the Provision for Incurred Loss and Loss Adjustment Expenses

Reserves as of December 31, 2023 for Individual accident and health lines were \$106,000. As of December 31, 2024, \$24,000 was paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$60,000 as a result of reestimation of unpaid claims and claim adjustment expenses. The decrease of \$22,000 is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

B.

Information about Significant Changes in Methodologies and Assumptions

There were no significant changes in methodologies or assumptions.

26.

Intercompany Pooling Arrangements

Not Applicable

27.

Structured Settlements

Not Applicable

28.

Health Care Receivables

Not Applicable

29.

Participating Policies

For the year ending December 31, 2024 premiums under individual and group participating policies were \$63,554, or less than 1% of total individual and group premiums in the respective years. The method of accounting for policyholder dividends for participating individual life insurance policies is based upon the accounting regulations in Statement of Statutory Accounting Principles No. 51, Life Contracts. The method of accounting for policyholder dividends on the participating group life insurance policy is based on premium and claim experience from the prior year. During 2024, the Company paid dividends in the amount of \$55,617 to policyholders and did not allocate any additional income to such policyholders.

30.

Premium Deficiency Reserves

Not Applicable

31.

Reserves for Life Contracts and Annuity Contracts

(1)

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

(2)

On substandard policies issued with extra premiums, the Company holds standard reserves plus one-half the gross annual extra premium except universal life.

(3)

As of December 31, 2024, the Company had \$732,962,786 of insurance in force for which the gross premiums were less than the net premiums according to the standard valuation set by the State of Ohio.

(4)

Tabular interest, tabular less actual reserve released, and tabular cost have been determined by formula in accordance with the instructions.

(5)

The tabular interest on funds no involving life contingencies is the current balance plus funds added, reserve basis increase, and other increases minus funds withdrawn and the previous balance.

(6)

The details for other changes - None

32.

Analysis of Annuity Actuarial Reserves and Deposit-Type Contract Liabilities by Withdrawal Characteristics

A.

INDIVIDUAL ANNUITIES:

General Account

Separate Account with Guarantees

Separate Account Nonguaranteed

Total

% of Total

(1) Subject to discretionary withdrawal:

a.

With market value adjustment

\$0

\$0

\$0

\$0

0.000 %

b.

At book value less current surrender charge of 5% or more

.....0

.....0

.....0

.....0

0.000

c.

At fair value

.....0

.....0

.....0

.....0

0.000

d.

Total with market value adjustment or at fair value (total of a through c)

.....0

.....0

.....0

.....0

0.000

e.

At book value without adjustment (minimal or no charge or adjustment)

.....31,816,727

.....0

.....0

.....31,816,727

98.754

(2) Not subject to discretionary withdrawal

.....401,474

.....0

.....0

.....401,474

1.246

(3) Total (gross: direct + assumed)

.....32,218,201

.....0

.....0

.....32,218,201

100.000

(4) Reinsurance ceded

.....0

.....0

.....0

.....0

(5) Total (net) (3) - (4)

\$32,218,201

\$0

\$0

\$32,218,201

(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:

\$0

\$0

\$0

\$0

B.

GROUP ANNUITIES

None

C.

DEPOSIT-TYPE CONTRACTS (no life contingencies):

General Account

Separate Account with Guarantees

Separate Account Nonguaranteed

Total

% of Total

(1) Subject to discretionary withdrawal:

a.

With market value adjustment

\$0

\$0

\$0

\$0

0.000 %

b.

At book value less current surrender charge of 5% or more

.....0

.....0

.....0

.....0

0.000

c.

At fair value

.....0

.....0

.....0

.....0

0.000

d.

Total with market value adjustment or at fair value (total of a through c)

.....0

.....0

.....0

.....0

0.000

e.

At book value without adjustment (minimal or no charge or adjustment)

.....52,463

.....0

.....0

.....52,463

10.779

(2) Not subject to discretionary withdrawal

.....434,243

.....0

.....0

.....434,243

89.221

(3) Total (gross: direct + assumed)

.....486,706

.....0

.....0

.....486,706

100.000

(4) Reinsurance ceded

.....0

.....0

.....0

.....0

(5) Total (net) (3) - (4)

\$486,706

\$0

\$0

\$486,706

(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:

\$0

\$0

\$0

\$0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

D.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 31,831,977
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	..... 386,224
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	..... 486,705
(4) Subtotal (1+2+3)	..... 32,704,906
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	..... 0
(6) Exhibit 3, Line 0399999, Column 2	..... 0
(7) Policyholder dividend and coupon accumulations	..... 0
(8) Policyholder premiums	..... 0
(9) Guaranteed interest contracts	..... 0
(10) Other contract deposit funds	..... 0
(11) Subtotal (5+6+7+8+9+10)	..... 0
(12) Combined Total (4+11)	\$ 32,704,906

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	..... 0	..... 10,048,815	..... 32,407,247
b. Universal Life	..... 149,275,940	..... 147,862,510	..... 149,124,919
c. Universal Life with Secondary Guarantees	..... 14,637,656	..... 9,236,075	..... 66,291,644
d. Indexed Universal Life	..... 0	..... 0	..... 0
e. Indexed Universal Life with Secondary Guarantees	..... 0	..... 0	..... 0
f. Indexed Life	..... 0	..... 0	..... 0
g. Other Permanent Cash Value Life Insurance	..... 0	..... 105,410,181	..... 145,577,893
h. Variable Life	..... 0	..... 0	..... 0
i. Variable Universal Life	..... 0	..... 0	..... 0
j. Miscellaneous Reserves	..... 0	..... 0	..... 0
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	..... 363,708,417
b. Accidental Death Benefits	XXX	XXX	..... 159,723
c. Disability – Active Lives	XXX	XXX	..... 1,354,834
d. Disability – Disabled Lives	XXX	XXX	..... 2,434,559
e. Miscellaneous Reserves	XXX	XXX	..... 0
(3) Total (gross: direct + assumed)	..... 163,913,596	..... 272,557,581	..... 761,059,236
(4) Reinsurance Ceded	..... 0	..... 0	..... 348,054,830
(5) Total (net) (3) – (4)	..... 163,913,596	..... 272,557,581	..... 413,004,406

B. Separate Account with Guarantees

None

C. Separate Account Nonguaranteed

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	..... 0	..... 0	..... 0
b. Universal Life	..... 0	..... 0	..... 0
c. Universal Life with Secondary Guarantees	..... 0	..... 0	..... 0
d. Indexed Universal Life	..... 0	..... 0	..... 0
e. Indexed Universal Life with Secondary Guarantees	..... 0	..... 0	..... 0
f. Indexed Life	..... 0	..... 0	..... 0
g. Other Permanent Cash Value Life Insurance	..... 0	..... 0	..... 0
h. Variable Life	..... 0	..... 0	..... 0
i. Variable Universal Life	..... 0	..... 0	..... 0
j. Miscellaneous Reserves	..... 0	..... 0	..... 0
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	..... 0
b. Accidental Death Benefits	XXX	XXX	..... 0
c. Disability – Active Lives	XXX	XXX	..... 0
d. Disability – Disabled Lives	XXX	XXX	..... 0
e. Miscellaneous Reserves	XXX	XXX	..... 0
(3) Total (gross: direct + assumed)	..... 0	..... 0	..... 0
(4) Reinsurance Ceded	..... 0	..... 0	..... 0
(5) Total (net) (3) – (4)	..... 0	..... 0	..... 0

D.

	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 400,598,236
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	..... 159,723
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	..... 1,354,834
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	..... 2,434,559
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	..... 8,457,054
(6) Subtotal (1+2+3+4+5)	..... 413,004,406
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	..... 0
(8) Exhibit 3, Line 0499999, Column 2	..... 0
(9) Exhibit 3, Line 0599999, Column 2	..... 0
(10) Subtotal (7+8+9)	..... 0
(11) Combined Total (6+10)	\$ 413,004,406

34. Premiums and Annuity Considerations Deferred and Uncollected

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

	Type	Gross	Net of Loading
(1)	Industrial	\$ 0	\$ 0
(2)	Ordinary new business	\$ 0	\$ 0
(3)	Ordinary renewal	\$ 21,681,637	\$ 36,474,012
(4)	Credit Life	\$ 0	\$ 0
(5)	Group Life	\$ 0	\$ 0
(6)	Group Annuity	\$ 0	\$ 0
(7)	Totals (1+2+3+4+5+6)	\$ 21,681,637	\$ 36,474,012

35. Separate Accounts

Not Applicable

36. Loss/Claim Adjustment Expenses

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange 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 [X] No []
- 1.2

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

Yes [X] No [] N/A []
- 1.3

State Regulating? OHIO.....
- 1.4

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

Yes [] No [X]
- 1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1

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

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

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

12/31/2024
- 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.

12/31/2019
- 3.3

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

12/29/2020
- 3.4

By what department or departments? OHIO.....
- 3.5

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

Yes [] No [] N/A [X]
- 3.6

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

Yes [] No [] N/A [X]
- 4.1

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

Yes [] No [X]
Yes [] No [X]
- 4.2

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

Yes [] No [X]
Yes [] No [X]
- 5.1

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

Yes [] No [X]
- 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 [X]
- 6.2

If yes, give full information
- 7.1

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

Yes [] No [X]
- 7.2

If yes,
7.21 State the percentage of foreign control0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

- 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 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 [X] No []
- 8.4

If response to 8.3 is yes, please provide 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
SUNSET FINANCIAL SERVICES, INC.....	KANSAS CITY, MO.....				YES.....

- 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 theFederal Reserve Board's capital rule?

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

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Forvis Mazars, 1201 WALNUT STREET, SUITE 1700, KANSAS CITY, MO 64106.....
- 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

Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?
- 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 ☐ N/A ☐
- 10.6 If the response to 10.5 is no or n/a, please explain
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
KAREN DIERKER, OFFICER (APPOINTED ACTUARY) 3520 BROADWAY, KANSAS CITY, MO 64111.....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes ☐ No ☒
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved0
- 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?
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. Yes ☒ No ☐
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes ☐ No ☒
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes ☐ No ☒
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes ☐ No ☒
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

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 ☒ No ☐
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes ☒ No ☐
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes ☒ No ☐

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ☐ No ☒
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....
- 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 ☒
- 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 ☒ No ☐
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....0
- 22.22 Amount paid as expenses \$.....6,300
- 22.23 Other amounts paid \$.....0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes ☐ No ☒
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....
- 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 ☒
- 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.

1	2
Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1	2
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 ☒ No ☐
- 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 ☐ NA ☒
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes ☐ No ☐ NA ☒
- 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 ☐ NA ☒
- 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 \$.....0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 25.093 Total payable for securities lending reported on the liability page \$.....0
- 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 24.1 and 25.03). Yes ☒ 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 \$.....2,579,660
- 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 \$.....

26.3 For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
.....

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ☐ No ☒
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ☐ No ☐ N/A ☐
- 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 ☒
- 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: Yes ☐ No ☐
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial 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 ☒
- 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 ☒ No ☐
- 29.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
UMB TRUST SERVICES DEPT	P.O. BOX 419226 KANSAS CITY, MO 64141-6226.....

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	2	3
Name(s)	Location(s)	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 ☒
- 29.04 If yes, give full and complete information relating thereto:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation

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

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	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2001		
30.2999 TOTAL		0

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

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.....	403,612,792	361,906,668	(41,706,124)
31.2 Preferred Stocks.....	0		0
31.3 Totals	403,612,792	361,906,668	(41,706,124)

31.4 Describe the sources or methods utilized in determining the fair values: Interactive Data Corporation (IDC) pricing service, Internal matrices and Broker quotations.....

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 [X] No []

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 [X]

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: The company compares the values provided by brokers to market quoted values on comparable securities to determine validity and accuracy.....

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 an 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]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 nonaffiliated 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 [] NA [X]
- 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 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

- 40.1

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

\$ 14,134
- 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 Name	2 Amount Paid
American Council of Life Insurace.....	\$ 13,714

- 41.1

Amount of payments for legal expenses, if any?

\$ 440,736
- 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 Name	2 Amount Paid
Eversheds Sutherland.....	\$ 349,381

- 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 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$

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 [] No [X]

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

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. \$0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$0

1.62 Total incurred claims \$0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned \$0

1.65 Total incurred claims \$0

1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$0

1.72 Total incurred claims \$0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$0

1.75 Total incurred claims \$0

1.76 Number of covered lives 0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$0	\$	.....0
2.2	Premium Denominator	\$39,298,079	\$	.....40,879,535
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$0	\$	.....0
2.5	Reserve Denominator	\$451,416,344	\$	.....444,342,025
2.6	Reserve Ratio (2.4/2.5)	.....0.000		.....0.000

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 []

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

5.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

5.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

5.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

GENERAL INTERROGATORIES

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

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.....	\$.....	72,300,178
7.2 Total Incurred Claims	\$.....	64,205,873
7.3 Number of Covered Lives		102,960

*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 gains were reversed to IMR and amortized in lieu of being
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 [X] No [] 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	\$0
10.02	Modified Coinsurance Ceded Reserves	\$0
Individual and Industrial Life Policies With Pricing Flexibility		Amount at Risk
10.03	Net Amount (Direct + Assumed - Ceded) in Force	\$1,211,913,872
10.04	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$209,474,732
10.05	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.06	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.07	Life Reserves (10.04 + 10.05 + 10.06)	\$209,474,732
10.08	Life Net Amount at Risk (10.03 - 10.07).....	\$1,002,439,140
Individual and Industrial Term Life Policies Without Pricing Flexibility		Amount at Risk
10.09	Net Amount (Direct + Assumed - Ceded) in Force	\$2,881,094,178
10.10	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$54,524,391
10.11	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.12	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.13	Life Reserves (10.10 + 10.11 + 10.12)	\$54,524,391
10.14	Life Net Amount at Risk (10.09 - 10.13).....	\$2,826,569,787
Group and Credit Life (Excluding FEGLI/SGLI)		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$0
10.16	Modified Coinsurance Ceded Reserves	\$0
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under		Amount at Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$0
10.18	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$0
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.20	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$0
10.22	Life Net Amount at Risk (10.17 - 10.21).....	\$0
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months		Amount at Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$0
10.24	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$0
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0
10.26	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$0
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$0
10.28	Life Net Amount at Risk (10.23 - 10.27).....	\$0
Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility		Amount at Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$0
10.30	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$0
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

GENERAL INTERROGATORIES

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

10.32	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	0
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$	0
10.34	Life Net Amount at Risk (10.29 - 10.33).....	\$	0

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	\$	4,951,358
11.22 Received	\$	0

12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

12.2 If yes, what amount pertaining to these items 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:\$.....40,202,189

14. Total dividends paid stockholders since organization of the reporting entity:

14.11 Cash	\$	32,000,000
14.12 Stock	\$	781

15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
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 employer's liability exposures, of business originally written as workers' compensation insurance.

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 Reinsurance Assumed	2 Reinsurance Ceded	3 Net 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.....

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 a benefit certificate 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?

GENERAL INTERROGATORIES

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

- 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 total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien 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)	3,398,524	3,624,383	3,794,454	3,940,089	4,096,030
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	16,268,487	17,326,179	18,302,846	19,297,150	20,249,067
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	19,667,011	20,950,562	22,097,300	23,237,239	24,345,097
7.1 Total in force for which VM-20 deterministic/ stochastic reserves are calculated		0	0	0	0
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	148	183	460	175	24,418
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	125	110	270	210	23,135
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	273	293	730	385	47,553
Premium Income - Lines of Business					
(Exhibit 1 – Part 1)					
14. Individual life (Line 20.4, Col. 2)	38,947,719	40,514,632	42,933,232	45,935,405	49,384,046
15. Group life (Line 20.4, Col. 3)	0	0	0	0	0
16. Individual annuities (Line 20.4, Col. 4)	318,543	334,834	762,405	849,022	1,770,171
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	31,817	30,068	145,810	51,064	50,780
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	39,298,079	40,879,534	43,841,447	46,835,491	51,204,997
Balance Sheet					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	486,584,420	481,957,819	476,637,841	470,149,087	463,810,727
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	461,330,295	455,567,390	450,694,581	440,220,200	426,272,483
23. Aggregate life reserves (Page 3, Line 1)	445,222,607	439,785,614	435,533,797	422,946,870	409,371,023
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1		0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	302,103	372,588	360,301	364,444	254,109
25. Deposit-type contract funds (Page 3, Line 3)	486,705	2,643,199	914,532	1,137,303	1,348,249
26. Asset valuation reserve (Page 3, Line 24.01)	2,780,000	2,450,000	2,241,000	1,852,000	1,610,000
27. Capital (Page 3, Lines 29 & 30)	1,893,750	1,893,750	1,893,750	1,893,750	1,893,750
28. Surplus (Page 3, Line 37)	23,360,375	24,496,680	24,049,509	28,035,138	35,644,494
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	8,257,585	9,055,045	18,631,562	5,329,235	15,633,201
Risk-Based Capital Analysis					
30. Total adjusted capital	28,061,603	28,867,578	28,211,220	31,806,679	39,148,244
31. Authorized control level risk-based capital	5,758,033	7,149,274	6,309,637	5,964,252	6,068,295
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)	91.5	92.2	93.0	94.8	89.9
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	1.5	1.3	0.2	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	3.8	3.3	3.5	1.9	6.8
37. Contract loans (Line 6)	3.2	3.3	3.2	3.3	3.2
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate		0	0	0	0
49. All other affiliated		0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above		0	0	0	0

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)	11,498,239	10,641,432	10,843,565	11,716,218	9,888,318
53. Total admitted assets (Page 2, Line 28, Col. 3)	486,584,420	481,957,819	476,637,841	470,149,087	463,810,727
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	17,104,270	16,620,043	14,827,542	14,291,603	14,524,701
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	6,663	(183,749)	17,482	16,758	36,776
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	0	0	0	0	0
57. Total of above Lines 54, 55 and 56	17,110,933	16,436,294	14,845,024	14,308,361	14,561,477
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	44,300,167	46,888,955	44,464,495	48,214,530	42,121,559
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6)	224,078	(18,813)	48,238	83,100	50,138
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2)	8,750,574	11,361,629	15,369,717	15,346,920	17,209,907
61. Increase in A & H reserves (Line 19, Col. 6)	(70,485)	12,287	(4,143)	110,335	(3,571)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	55,617	54,668	56,263	52,003	49,337
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	9.8	8.7	7.1	7.4	4.6
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	5.8	4.9	4.6	4.3	4.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	473.8	(10.2)	31.2	377.0	92.3
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	(2.9)	32.2	5	(5.8)	(9.0)
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-comprehensive group health(Sch. H, Part 3, Line 3.1, Col. 3)	0	0	0	XXX	XXX
69. Prior years' claim liability and reserve-comprehensive group health (Sch. H, Part 3, Line 3.2, Col. 3)	0	0	0	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)	83,883	77,563	118,556	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)	106,391	78,594	218,157	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)	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3)	460,617	(52,702)	(2,329,203)	(433,606)	1,449,830
74. Individual term life (Page 6.1, Col. 4)	2,399,160	3,071,348	(183,735)	(2,547,029)	4,749,276
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6)	(592,390)	(966,919)	(800,975)	(2,225,967)	(3,582,577)
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	(1,785,653)	(1,474,453)	(1,892,895)	(2,080,468)	(644,451)
78. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
80. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
85. Group universal life (Page 6.2, Col.4)	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	(129,469)	(157,030)	(278,613)	(277,573)	(64,103)
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
95. Individual life contingent payout(immediate and annuitization)(Page 6.3, Col. 6)	46,427	48,275	305,942	202,046	260,373
96. Individual other annuities (Page 6.3, Col. 7)	114,372	105,261	79,217	96,379	(14,675)
97. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
102. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11)	58,421	14,832	85,956	(141,827)	(2,805)
113. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
114. A & H-other (Page 6.5, Col. 13)	(143,959)	13,609	19,535	8,361	16,840
115. Aggregate of all other lines of business (Page 6, Col. 8)	(1,043,038)	342	(2,994)	(36,862)	415,533
116. Fraternal (Page 6, Col. 7)	0	0	0	0	0
117. Total (Page 6, Col. 1)	(615,512)	602,563	(4,997,765)	(7,436,546)	2,583,241

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 Grange Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance	Total Amount of Insurance
							7	8		
							Policies	Certificates		
1. In force end of prior year .....	.0	.0	109,623	20,950,562	.0	.0	.0	.0	.0	20,950,562
2. Issued during year .....		.0	.0	273		.0			.0	273
3. Reinsurance assumed .....			.0	.0						.0
4. Revived during year			39	12,462						12,462
5. Increased during year (net)			320	6,670						6,670
6. Subtotals, Lines 2 to 5 .....	.0	.0	359	19,405	.0	.0	.0	.0	.0	19,405
7. Additions by dividends during year	XXX		XXX	.0	XXX		XXX	XXX		.0
8. Aggregate write-ins for increases .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 and 6 to 8) .....	.0	.0	109,982	20,969,967	.0	.0	.0	.0	.0	20,969,967
Deductions during year:										
10. Death			1,060	66,855			XXX			66,855
11. Maturity			222	4,901			XXX			4,901
12. Disability .....			.0	.0			XXX			.0
13. Expiry .....			.0	.0						.0
14. Surrender			2,230	431,106						431,106
15. Lapse			3,168	748,892						748,892
16. Conversion			305	15,568			XXX	XXX	XXX	15,568
17. Decreased (net)			37	35,634						35,634
18. Reinsurance .....			.0	.0						.0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	.0	.0	7,022	1,302,956	.0	.0	.0	.0	.0	1,302,956
21. In force end of year (b) (Line 9 minus Line 20) .....	.0	.0	102,960	19,667,011	.0	.0	.0	.0	.0	19,667,011
22. Reinsurance ceded end of year	XXX		XXX	14,961,129	XXX		XXX	XXX		14,961,129
23. Line 21 minus Line 22	XXX	0	XXX	4,705,882	XXX	(a) 0	XXX	XXX	0	4,705,882
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:
(a) Group \$; 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?

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX	0	XXX	0
25. Other paid-up insurance	0	0	2,436	27,249
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY 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
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing	0	0	17	215
28. Term policies-other	0	0	61,845	15,883,334
29. Other term insurance-decreasing	XXX	0	XXX	2
30. Other term insurance	XXX	125	XXX	366,176
31. Totals, (Lines 27 to 30)	0	125	61,862	16,249,727
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	727	18,760
34. Totals, whole life and endowment	0	148	40,371	3,398,524
35. Totals (Lines 31 to 34)	0	273	102,960	19,667,011

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	273	0	19,666,270	741
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	0	0
40. Totals (Lines 36 to 39)	273	0	19,666,270	741

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	232,457
---	---------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificate s	8 Amount of Insurance
48. Waiver of Premium	0	0	6,407	1,333,709	0	0	0	0
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0 (a)	0	6,407 (a)	1,333,709	0 (a)	0	0 (a)	0

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	14	27	0	0
2. Issued during year	0	3	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	14	30	0	0
Deductions during year:				
6. Decreased (net)	0	8	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	0	8	0	0
9. In force end of year (line 5 minus line 8).....	14	22	0	0
10. Amount on deposit	0	(a) 235,186	0	(a) 0
11. Income now payable	14	7	0	0
12. Amount of income payable	(a) 46,961	(a) 92,297	(a) 0	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	3	821	0	0
2. Issued during year	0	0	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Totals (Lines 1 to 4)	3	821	0	0
Deductions during year:				
6. Decreased (net)	0	83	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	0	83	0	0
9. In force end of year (line 5 minus line 8).....	3	738	0	0
Income now payable:				
10. Amount of income payable	(a) 4,257	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance	XXX	(a) 12,409,917	XXX	(a) 0
Deferred not fully paid:				
12. Account balance	XXX	(a) 19,406,810	XXX	(a) 0

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0	0	0	0	208	84,342
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net) ..		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	208	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	23	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	23	XXX
10. In force end of year (line 5 minus line 9)	0	(a)	0	(a)	185	(a) 73,606

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds	Dividend Accumulations
	Contracts	Contracts
1. In force end of prior year	0	6
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	0	6
Deductions during year:		
6. Decreased (net)	0	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	0	0
9. In force end of year (line 5 minus line 8).....	0	6
10. Amount of account balance	(a) 0	(a) 52,463

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Grange Life Insurance Company

SCHEDULE T – PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.		1 Active Status (a)	Direct Business Only					
			Life Contracts		4		5	6
			2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees		Other Considerations	Total Columns 2 through 5 (b)
								7 Deposit - Type Contracts
1. Alabama	AL	N	152,777	.0	.0	.0	.0	152,777
2. Alaska	AK	N	11,198	.0	.0	.0	.0	11,198
3. Arizona	AZ	N	171,920	.0	.0	.0	.0	171,920
4. Arkansas	AR	N	43,008	.0	.0	.0	.0	43,008
5. California	CA	N	131,727	.0	158	.0	.0	131,885
6. Colorado	CO	N	67,759	.0	.0	.0	.0	67,759
7. Connecticut	CT	N	12,571	.0	.0	.0	.0	12,571
8. Delaware	DE	N	5,891	.0	.0	.0	.0	5,891
9. District of Columbia	DC	N	2,343	.0	.0	.0	.0	2,343
10. Florida	FL	N	989,607	400	2,805	.0	.0	992,812
11. Georgia	GA	L	7,160,123	1,270	10,252	.0	.0	7,171,645
12. Hawaii	HI	N	9,227	.0	.0	.0	.0	9,227
13. Idaho	ID	N	7,773	.0	.0	.0	.0	7,773
14. Illinois	IL	L	2,683,217	9,700	939	.0	.0	2,693,856
15. Indiana	IN	L	5,323,129	7,500	946	.0	.0	5,331,575
16. Iowa	IA	L	120,240	.0	.0	.0	.0	120,240
17. Kansas	KS	L	30,358	.0	.0	.0	.0	30,358
18. Kentucky	KY	L	8,697,497	76,323	14,316	.0	.0	8,788,136
19. Louisiana	LA	N	17,515	.0	.0	.0	.0	17,515
20. Maine	ME	N	10,447	.0	.0	.0	.0	10,447
21. Maryland	MD	N	58,564	.0	.0	.0	.0	58,564
22. Massachusetts	MA	N	12,267	.0	.0	.0	.0	12,267
23. Michigan	MI	L	3,937,802	900	.0	.0	.0	3,938,702
24. Minnesota	MN	L	475,132	225	.0	.0	.0	475,357
25. Mississippi	MS	N	74,407	.0	.0	.0	.0	74,407
26. Missouri	MO	L	143,011	.0	.0	.0	.0	143,011
27. Montana	MT	N	7,160	.0	.0	.0	.0	7,160
28. Nebraska	NE	N	10,149	.0	.0	.0	.0	10,149
29. Nevada	NV	N	32,941	.0	.0	.0	.0	32,941
30. New Hampshire	NH	N	9,157	.0	.0	.0	.0	9,157
31. New Jersey	NJ	N	53,639	.0	.0	.0	.0	53,639
32. New Mexico	NM	N	9,971	.0	.0	.0	.0	9,971
33. New York	NY	N	28,859	.0	.0	.0	.0	28,859
34. North Carolina	NC	N	260,170	.0	107	.0	.0	260,277
35. North Dakota	ND	N	2,424	.0	.0	.0	.0	2,424
36. Ohio	OH	L	29,745,014	170,948	40,395	.0	.0	29,956,357
37. Oklahoma	OK	N	17,397	.0	.0	.0	.0	17,397
38. Oregon	OR	N	11,837	.0	.0	.0	.0	11,837
39. Pennsylvania	PA	L	2,103,473	.0	.0	.0	.0	2,103,473
40. Rhode Island	RI	N	2,833	.0	.0	.0	.0	2,833
41. South Carolina	SC	L	1,964,751	.0	.0	.0	.0	1,964,751
42. South Dakota	SD	N	2,964	.0	.0	.0	.0	2,964
43. Tennessee	TN	L	6,697,533	38,238	7,547	.0	.0	6,743,318
44. Texas	TX	N	225,933	.0	.0	.0	.0	225,933
45. Utah	UT	N	24,582	.0	.0	.0	.0	24,582
46. Vermont	VT	N	8,763	.0	.0	.0	.0	8,763
47. Virginia	VA	L	825,598	7,200	395	.0	.0	833,193
48. Washington	WA	N	34,226	.0	.0	.0	.0	34,226
49. West Virginia	WV	N	95,045	5,839	157	.0	.0	101,041
50. Wisconsin	WI	L	1,033,079	.0	.0	.0	.0	1,033,079
51. Wyoming	WY	N	1,503	.0	.0	.0	.0	1,503
52. American Samoa	AS	N	.0	.0	.0	.0	.0	.0
53. Guam	GU	N	.0	.0	.0	.0	.0	.0
54. Puerto Rico	PR	N	3,171	.0	.0	.0	.0	3,171
55. U.S. Virgin Islands	VI	N	1,398	.0	.0	.0	.0	1,398
56. Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0
57. Canada	CAN	N	.0	.0	.0	.0	.0	.0
58. Aggregate Other Alien	OT	XXX	10,620	.0	.0	.0	.0	10,620
59. Subtotal	XXX		73,573,700	318,543	78,017	.0	.0	73,970,260
90. Reporting entity contributions for employee benefits plans	XXX		.0	.0	.0	.0	.0	.0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		.0	.0	.0	.0	.0	.0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		.0	.0	.0	.0	.0	.0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		.0	.0	.0	.0	.0	.0
94. Aggregate other amounts not allocable by State	XXX		.0	.0	.0	.0	.0	.0
95. Totals (Direct Business)	XXX		73,573,700	318,543	78,017	.0	.0	73,970,260
96. Plus reinsurance assumed	XXX		2,547,441	.0	.0	.0	.0	2,547,441
97. Totals (All Business)	XXX		76,121,141	318,543	78,017	.0	.0	76,517,701
98. Less reinsurance ceded	XXX		35,974,735	.0	46,520	.0	.0	36,021,255
99. Totals (All Business) less Reinsurance Ceded	XXX		40,146,406	318,543	(c) 31,497	0	.0	40,496,446
DETAILS OF WRITE-INS								
58001. ZZZ Other Alien	XXX		10,620	.0	.0	.0	.0	10,620
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		.0	.0	.0	.0	.0	.0
58999. Total (Lines 58001 through 58003 + 58998)(Line 58 above)	XXX		10,620	0	0	0	.0	10,620
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		.0	.0	.0	.0	.0	.0
9499. Total (Lines 9401 through 9403 + 9498)(Line 94 above)	XXX		0	0	0	0	.0	0

(a) Active Status Counts

1. L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG15

2. R – Registered – Non-domiciled RRGs0

3. E – Eligible – Reporting entities eligible or approved to write surplus lines in the state0
4. Q – Qualified – Qualified or accredited reinsurer0

5. N – None of the above – Not allowed to write business in the state42

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations All premiums are allocated on the basis of the address to which premium notices are sent .

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Column 1, Line 1 indicate which; EXHIBIT 1, LINES 6.4, 10.4, AND 16.4, COLS. 8, 9, 10.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

