ANNUAL STATEMENT

OF THE

Investors Consolidated Insurance Company

of Houston

in the state of Texas

TO THE

Insurance Department

OF THE

New Hampshire

FOR THE YEAR ENDED

December 31, 2011

LIFE AND ACCIDENT AND HEALTH

2011

85189201120100100

ANNUAL STATEMENT

For the Year Ended December 31, 2011

OF THE CONDITION AND AFFAIRS OF THE

Investors Consolidated Insurance Company

NAIC Group Code 1117 (Current Period) 1117 (Prior Period) **NAIC Company Code** 85189 **Employer's ID Number** 56-1090947

Organized under the Laws of New Hampshire **, State of Domicile or Port of Entry** New Hampshire

Country of Domicile United States of America

Incorporated/Organized January 2, 1975 **Commenced Business** February 15, 1975

Statutory Home Office 6 Loudon Road (Street and Number) , Concord, NH 03302-1858 (City or Town, State and Zip Code)

Main Administrative Office 2727 Allen Parkway Wortham Tower Suite 500 (Street and Number)

Houston, TX 77019 (City or Town, State and Zip Code) 713-529-0045 (Area Code) (Telephone Number)

Mail Address 2727 Allen Parkway Wortham Tower Suite 500 (Street and Number or P.O. Box) , Houston, TX 77019 (City or Town, State and Zip Code)

Primary Location of Books and Records 2727 Allen Parkway Wortham Tower Suite 500 (Street and Number) Houston, TX 77019 (City or Town, State and Zip Code) 713-529-0045 (Area Code) (Telephone Number)

Internet Web Site Address www.themanhattanlife.com

Statutory Statement Contact Carolyn Pratt (Name) 713-821-6422 (Area Code) (Telephone Number) (Extension)

cpratt@manhattanlife.com (E-Mail Address) 713-529-9425 (Fax Number)

OFFICERS

Chairman of the Board

David Warren Harris

	Name	Title
1.	Daniel James George	President and Treasurer
2.	Mary Lou Rainey	Secretary
3.	Kent William Lamb	Chief Financial Officer

VICE-PRESIDENTS

Name	Title	Name	Title
William Vernon Bay Jr.	Vice-President	Lee Ann Blakey	Vice-President
Todd Zane Hayden	Vice-President	John Egan McGettigan	Vice-President
Teresa Salley Moro	Vice-President	David Lee Parsons	Vice-President
Mary Lou Rainey	Secretary/Vice-President	John Alan Vala	Vice-President

DIRECTORS OR TRUSTEES

David Warren Harris	Daniel James George	Mary Lou Rainey	

State of Texas

County of Harris 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.

(Signature)	(Signature)	(Signature)
Daniel James George	Mary Lou Rainey	Kent William Lamb
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President and Treasurer	Secretary	Chief Financial Officer
(Title)	(Title)	(Title)

Subscribed and sworn to (or affirmed) before me on this

27th day of February , 2012, by

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

b. If no: 1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	13,164,092		13,164,092	12,965,013
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ 0 encumbrances)				
4.2 Properties held for the production of income (less $ 0 encumbrances)				
4.3 Properties held for sale (less $ 0 encumbrances)				
5. Cash ($ 65,309, Schedule E - Part 1), cash equivalents ($ 0, Schedule E - Part 2), and short-term investments ($ 1,366,314, Schedule DA)	1,431,623		1,431,623	1,782,575
6. Contract loans (including $ 0 premium notes)	693		693	
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	14,596,408		14,596,408	14,747,588
13. Title plants less $ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	48,087		48,087	62,710
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	17,221		17,221	48,171
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 0 earned but unbilled premiums)	77,784		77,784	83,377
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	1,524,078	723,259	800,819	920,575
19. Guaranty funds receivable or on deposit	1,604		1,604	1,875
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets ($ 0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care ($ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	16,265,182	723,259	15,541,923	15,864,296
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	16,265,182	723,259	15,541,923	15,864,296

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)				

NONE

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts $ 6,177,065 (Exhibit 5, Line 9999999) less $ 0 included in Line 6.3 (including $ 0 Modco Reserve)	6,177,065	6,312,284
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including $ 0 Modco Reserve)	1,481,963	1,584,989
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ 0 Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	62,000	85,950
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	59,386	105,285
5. Policyholders' dividends $ 0 and coupons $ 0 due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year -- estimated amounts:		
6.1 Dividends apportioned for payment (including $ 0 Modco)		
6.2 Dividends not yet apportioned (including $ 0 Modco)		
6.3 Coupons and similar benefits (including $ 0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $ 0 discount; including $ 4,667 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	44,754	34,277
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of $ 0 accident and heath experience rating refunds of which $ 0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including $ 0 assumed and $ 0 ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	342,647	435,112
10. Commissions to agents due or accrued-life and annuity contracts $ 0 accident and health $ 0 and deposit-type contract funds $ 0		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)		
13. Transfers to Separate Accounts due or accrued (net) (including $ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	(22,142)	(9,704)
15.1 Current federal and foreign income taxes, including $ 0 on realized capital gains (losses)	52,108	
15.2 Net deferred tax liability		
16. Unearned investment income	16	
17. Amounts withheld or retained by company as agent or trustee		
18. Amounts held for agents' account, including $ 0 agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money $ 0 and interest thereon $ 0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	22	
24.02 Reinsurance in unauthorized companies		
24.03 Funds held under reinsurance treaties with unauthorized reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	59,097	67,061
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes $ 0 and interest thereon $ 0		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	8,256,916	8,615,254
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	8,256,916	8,615,254
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	11,576,246	11,576,246
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(6,791,239)	(6,827,204)
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 $ 0)		
36.2 0 shares preferred (value included in Line 30 $ 0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $ 0 in Separate Accounts Statement)	4,785,007	4,749,042
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	7,285,007	7,249,042
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	15,541,923	15,864,296

DETAILS OF WRITE-IN LINES		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)		

NONE

NONE

NONE

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	901,408	1,400,390
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	282,079	326,529
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	92,465	82,945
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income		
9. Totals (Lines 1 to 8.3)	1,275,952	1,809,864
10. Death benefits	495,287	452,024
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	231,400	421,280
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	10,696	14,313
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies	12,500	12,500
19. Increase in aggregate reserves for life and accident and health contracts	(238,245)	(105,394)
20. Totals (Lines 10 to 19)	511,638	794,723
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	193,753	373,639
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	322,596	442,366
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	93,411	95,783
25. Increase in loading on deferred and uncollected premiums	(1,189)	(2,560)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	1,120,209	1,703,951
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	155,743	105,913
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	155,743	105,913
32. Federal and foreign income taxes incurred (excluding tax on capital gains)		(7,895)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	155,743	113,808
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ 0 (excluding taxes of $ 0 transferred to the IMR)		
35. Net income (Line 33 plus Line 34)	155,743	113,808
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	7,249,042	8,169,719
37. Net income (Line 35)	155,743	113,808
38. Change in net unrealized capital gains (losses) less capital gains tax of $ 0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(21,517)	413,871
41. Change in nonadmitted assets	(98,239)	(460,174)
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	(22)	784
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		(988,966)
54. Net change in capital and surplus for the year (Lines 37 through 53)	35,965	(920,677)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	7,285,007	7,249,042

DETAILS OF WRITE-IN LINES		
08.301		
08.302		
08.303		
08.398 Summary of write-ins for Line 08.3 from overflow page		
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 08.3 above)		
2701.		
2702.		
2703.		
2798. Summary of write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		
5301. Prior Year Audit Adjustment - A&H Reserves		(988,966)
5302.		
5303.		
5398. Summary of write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)		(988,966)

NONE

NONE

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	949,617	1,304,677
2. Net investment income	294,552	329,829
3. Miscellaneous income		
4. Total (Lines 1 through 3)	1,244,169	1,634,506
5. Benefit and loss related payments	819,732	905,440
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	622,198	909,752
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of $ 0 tax on capital gains (losses)	(52,108)	
10. Total (Lines 5 through 9)	1,389,822	1,815,192
11. Net cash from operations (Line 4 minus Line 10)	(145,653)	(180,686)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,000,000	2,625,366
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,000,000	2,625,366
13. Cost of investments acquired (long-term only):		
13.1 Bonds	4,196,910	3,707,405
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,196,910	3,707,405
14. Net increase (decrease) in contract loans and premium notes	693	
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(197,603)	(1,082,039)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(7,696)	(170,753)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(7,696)	(170,753)
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)	(350,952)	(1,433,478)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,782,575	3,216,053
19.2 End of year (Line 18 plus Line 19.1)	1,431,623	1,782,575

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

20.0001		
20.0002		
20.0003		

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supple-mentary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	901,408		9,739	511			358,547		104,537		428,074	
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	282,079		4,844	3,532	1,488		214,771				57,444	
4. Amortization of Interest Maintenance Reserve (IMR)	92,465		1,588	1,158	488		70,401				18,830	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	1,275,952		16,171	5,201	1,976		643,719		104,537		504,348	
10. Death benefits	495,287		3,537				491,750					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	231,400								72,935		158,465	
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	10,696		2,637	8,059								
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies	12,500				12,500							
19. Increase in aggregate reserves for life and accident and health contracts	(238,245)		(6,559)	(4,052)	(24,329)		(100,279)				(103,026)	
20. Totals (Lines 10 to 19)	511,638		(385)	4,007	(11,829)		391,471		72,935		55,439	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	193,753						15,628		11,502		166,623	
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	322,596		2,657	1,845			102,747		10,000		205,347	
24. Insurance taxes, licenses and fees, excluding federal income taxes	93,411						39,233		7,500		46,678	
25. Increase in loading on deferred and uncollected premiums	(1,189)		(74)				(1,115)					
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	1,120,209		2,198	5,852	(11,829)		547,964		101,937		474,087	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	155,743		13,973	(651)	13,805		95,755		2,600		30,261	
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	155,743		13,973	(651)	13,805		95,755		2,600		30,261	
32. Federal income taxes incurred (excluding tax on capital gains)												
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	155,743		13,973	(651)	13,805		95,755		2,600		30,261	

DETAILS OF WRITE-IN LINES												
08.301												
08.302												
08.303												
08.398 Summary of remaining write-ins for Line 08.3 from overflow page												
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 08.3 above)												
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)												

NONE

NONE

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	6,312,284		139,546	101,379	54,032		6,017,327	
2. Tabular net premiums or considerations	313,554		8,278	511			304,765	
3. Present value of disability claims incurred					XXX			
4. Tabular interest	274,473		6,425	3,496	1,891		262,661	
5. Tabular less actual reserve released	(13,720)				(13,720)			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	6,886,591		154,249	105,386	42,203		6,584,753	
9. Tabular cost	195,347		18,968		XXX		176,379	
10. Reserves released by death	197,113		605	XXX	XXX		196,508	XXX
11. Reserves released by other terminations (net)	304,566		1,689	8,059			294,818	
12. Annuity, supplementary contract, and disability payments involving life contingencies	12,500				12,500			
13. Net transfers to or (from) Separate Accounts								
14. Total deductions (Lines 9 to 13)	709,526		21,262	8,059	12,500		667,705	
15. Reserve December 31, current year	6,177,065		132,987	97,327	29,703		5,917,048	

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 291,332	283,431
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 11,358	4,678
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans	43	25
6.	Cash, cash equivalents and short-term investments	(e) 619	575
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	303,352	288,709
11.	Investment expenses		(g) 6,630
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		6,630
17.	Net investment income (Line 10 minus Line 16)		282,079

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 09 from overflow page		
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)		

NONE

1501.		
1502.		
1503.		
1598.	Summary of remaining write-ins for Line 15 from overflow page	
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)	

NONE

(a) Includes $ 11,410 accrual of discount less $ 9,240 amortization of premium and less $ 1,007 paid for accrued interest on purchases.
(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.
(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 0 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

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

NONE

DETAILS OF WRITE-IN LINES						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 09 from overflow page					
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)					

NONE

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	3,944									3,944	
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct	3,944									3,944	
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	3,944									3,944	
4. Advance	3,156									3,156	
5. Line 3.4 - Line 4	788									788	
6. Collected during year:											
6.1 Direct	308,111									308,111	
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	308,111									308,111	
7. Line 5 + Line 6.4	308,899									308,899	
8. Prior year (uncollected + deferred and accrued - advance)	20,208									20,208	
9. First year premiums and considerations:											
9.1 Direct	288,691									288,691	
9.2 Reinsurance assumed											
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)	288,691									288,691	
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected	14,070		1,119			4,168				8,783	
12. Deferred and accrued	91,511		7,020			84,491					
13. Deferred, accrued and uncollected:											
13.1 Direct	105,581		8,139			88,659				8,783	
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)	105,581		8,139			88,659				8,783	
14. Advance	41,598		309			39,778				1,511	
15. Line 13.4 - Line 14	63,983		7,830			48,881				7,272	
16. Collected during year:											
16.1 Direct	641,506		10,225	511		375,891		104,537		150,342	
16.2 Reinsurance assumed											
16.3 Reinsurance ceded											
16.4 Net	641,506		10,225	511		375,891		104,537		150,342	
17. Line 15 + Line 16.4	705,489		18,055	511		424,772		104,537		157,614	
18. Prior year (uncollected + deferred and accrued - advance)	92,772		8,316			66,225				18,231	
19. Renewal premiums and considerations:											
19.1 Direct	612,717		9,739	511		358,547		104,537		139,383	
19.2 Reinsurance assumed											
19.3 Reinsurance ceded											
19.4 Net (Line 17 - Line 18)	612,717		9,739	511		358,547		104,537		139,383	
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	901,408		9,739	511		358,547		104,537		428,074	
20.2 Reinsurance assumed											
20.3 Reinsurance ceded											
20.4 Net (Lines 9.4 + 10.4 + 19.4)	901,408		9,739	511		358,547		104,537		428,074	

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded											
25.2 Reinsurance assumed											
25.3 Net ceded less assumed											
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)											
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed											
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	165,316									165,316	
28. Single											
29. Renewal	28,437					15,628		11,502		1,307	
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	193,753					15,628		11,502		166,623	

EXHIBIT 2 – GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health 2	Accident and Health 3	4		
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent						
2. Salaries and wages						
3.11 Contributions for benefit plans for employees						
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare						
3.32 Other agent welfare						
4.1 Legal fees and expenses						
4.2 Medical examination fees						
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	31,328		31,328			62,656
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses						
5.2 Advertising						
5.3 Postage, express, telegraph and telephone						
5.4 Printing and stationery						
5.5 Cost or depreciation of furniture and equipment						
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	1,421		1,421			2,842
6.1 Books and periodicals						
6.2 Bureau and association fees	5,450		5,450			10,900
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					6,630	6,630
6.6 Sundry general expenses	(3,465)		(3,459)			(6,924)
6.7 Group service and administration fees	72,515		180,607			253,122
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less $ 0 recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere						
9.3 Aggregate write-ins for expenses						
10. General expenses incurred	107,249		215,347		6,630	(a) 329,226
11. General expenses unpaid December 31, prior year						
12. General expenses unpaid December 31, current year						
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	107,249		215,347		6,630	329,226

DETAILS OF WRITE-IN LINES						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 09.3 from overflow page						
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 09.3 above)						

NONE

(a) Includes management fees of $ 253,122 to affiliates and $ 0 to non-affiliates.

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes					
2. State insurance department licenses and fees	19,934	27,527			47,461
3. State taxes on premiums	8,186	11,304			19,490
4. Other state taxes, incl. $ 0 for employee benefits	7,108	9,816			16,924
5. U.S. Social Security taxes					
6. All other taxes	4,005	5,531			9,536
7. Taxes, licenses and fees incurred	39,233	54,178			93,411
8. Taxes, licenses and fees unpaid December 31, prior year	(2,911)	(6,793)			(9,704)
9. Taxes, licenses and fees unpaid December 31, current year	(6,643)	(15,499)			(22,142)
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	42,965	62,884			105,849

EXHIBIT 4 – DIVIDENDS OR REFUNDS

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

NONE

DETAILS OF WRITE-IN LINES		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 08 from overflow page		
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 08 above)		

NONE

EXHIBIT 5 – AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
LIFE INSURANCE:					
0100001 58 CSO 4.5% NLP	5,252,476		130,414		5,122,062
0100002 60 CSG 3% NLP	515,955				515,955
0100003 80 CSO 3%ALB	235		235		
0100004 80 CSO 4.5% NLP	8,594				8,594
0100005 UEP	802				802
0199997 Totals (Gross)	5,778,062		130,649		5,647,413
0199998 Reinsurance ceded					
0199999 Totals (Net)	5,778,062		130,649		5,647,413
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001 FFDA 4.0%	97,327	X X X	97,327	X X X	
0299997 Totals (Gross)	97,327	X X X	97,327	X X X	
0299998 Reinsurance ceded		X X X		X X X	
0299999 Totals (Net)	97,327	X X X	97,327	X X X	
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001 SA 3.5%	29,703		29,703		
0399997 Totals (Gross)	29,703		29,703		
0399998 Reinsurance ceded					
0399999 Totals (Net)	29,703		29,703		
ACCIDENTAL DEATH BENEFITS:					
0400001 ADB 65	50				50
0499997 Totals (Gross)	50				50
0499998 Reinsurance ceded					
0499999 Totals (Net)	50				50
DISABILITY — ACTIVE LIVES:					
0500001 INTERCO DISA W/58 CSO 3%					
0599997 Totals (Gross)					
0599998 Reinsurance ceded					
0599999 Totals (Net)					
DISABILITY — DISABLED LIVES:					
0600001 70 INTERCO GROUP LIFE DISA	163,921				163,921
0699997 Totals (Gross)	163,921				163,921
0699998 Reinsurance ceded					
0699999 Totals (Net)	163,921				163,921
MISCELLANEOUS RESERVES:					
0700001 IPC	86,671		1,999		84,672
0700002 NON-DEDUCT	21,331		339		20,992
0799997 Totals (Gross)	108,002		2,338		105,664
0799998 Reinsurance ceded					
0799999 Totals (Net)	108,002		2,338		105,664
9999999 Totals (Net) - Page 3, Line 1	6,177,065		260,017		5,917,048

EXHIBIT 5 – INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]
1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]
2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [ ] No [X]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [X]
If so, state:
4.1 Amount of insurance? $
4.2 Amount of reserve? $
4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $
Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: $
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: $
7.4 Identify where the reserves are reported in the blank:

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)			
0199999 Subtotal (Page 7, Line 6)	X X X	X X X	
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)	NONE		
0299999 Subtotal	X X X	X X X	
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 Subtotal	X X X	X X X	
9999999 TOTAL (Column 4 only)	X X X	X X X	

EXHIBIT 6 – AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts 5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	65,111					65,111			
2. Additional contract reserves (a)	1,416,439					1,416,439			
3. Additional actuarial reserves - Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	1,481,550					1,481,550			
8. Reinsurance ceded									
9. Totals (Net)	1,481,550					1,481,550			
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	413					413			
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	413					413			
15. Reinsurance ceded									
16. Totals (Net)	413					413			
17. **TOTAL (Net)**	1,481,963					1,481,963			
18. **TABULAR FUND INTEREST**									

DETAILS OF WRITE-IN LINES									
0601.			NONE						
0602.									
0603.									
0698. Summary of remaining write-ins for Line 06 from overflow page									
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)									
1301.			NONE						
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)									

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

NONE Exhibit 7

EXHIBIT 8 – CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 – Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit Life (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted 2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other 2.21 Direct	60,385						60,385				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded											
2.24 Net	60,385		(b)	(b)		(b)	(b) 60,385		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	61,001						1,615				59,386
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net	61,001		(b)	(b)		(b)	(b) 1,615		(b)	(b)	(b) 59,386
4. TOTALS 4.1 Direct	121,386						62,000				59,386
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	121,386	(a)	(a)				(a) 62,000				59,386

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

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

EXHIBIT 8 – CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 – Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit Life (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	809,036		3,537		12,500		515,700		72,935		204,364
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net	(d) 809,036		3,537		12,500		515,700		72,935		204,364
2. Liability December 31, current year from Part 1:											
2.1 Direct	121,386						62,000				59,386
2.2 Reinsurance assumed											
2.3 Reinsurance ceded											
2.4 Net	121,386						62,000				59,386
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	191,235						85,950				105,285
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	191,235						85,950				105,285
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred benefits:											
6.1 Direct	739,187		3,537		12,500		491,750		72,935		158,465
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	739,187		3,537		12,500		491,750		72,935		158,465

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

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

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	723,259	625,020	(98,239)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	723,259	625,020	(98,239)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	723,259	625,020	(98,239)

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)			

NONE

NONE

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The financial statements of Investors Consolidated Insurance Company, (the "Company") are presented on the basis of accounting practices prescribed or permitted by the New Hampshire Department of Insurance.

The New Hampshire Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of New Hampshire for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the New Hampshire Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective March, 2011, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of New Hampshire. The state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

The Company sets reserves for certain burial insurance policies taken over from mutual burial associations ("MBA") equal to Full Preliminary Term basis using the 1958 CSO Mortality Table at 4.5% interest and 3% lapses using an average issue age and duration. The New Hampshire Department of Insurance ("NHDOI") has determined this to be a permitted reserving practice. Establishing reserves on the Net Level Basis using the 1958 CSO Mortality Table at 4.5% interest with original MBA entry ages would be a prescribed reserving practice and would decrease surplus by $458,884 for December 31, 2011 and $525,031 for December 31, 2010, respectively. If the NHDOI were to rescind its permission for this treatment, the Company's regulatory total adjusted capital would not fall below the Company's authorized control level risk-based amount.

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

	2011	2010
Net Income - New Hampshire Basis	$ 155,743	$ 113,808
State Prescibed Practices - None	-	-
State Permitted Practices - None	-	-
Net Income - NAIC SAP	155,743	113,808
Statutory Surplus - New Hampshire Basis	7,285,007	7,249,042
State Prescibed Practices - None	-	-
State Permitted Practices - Reserving	(458,884)	(525,031)
Statutory Surplus - NAIC SAP	$ 6,826,123	$ 6,724,011

B. Uses of Estimates in the Preparation of Financial Statements

The preparation of financial statements of insurance companies requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes, and disclosures of contingent assets and liabilities. Ultimate results could differ from these estimates.

C. Accounting Policies

Annuity considerations are recognized as revenue when received. 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) Short-term investments are stated at amortized cost.
(2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
(3) Mortgage-backed securities and asset-backed securities are stated at amortized cost using the scientific method. Quarterly changes in estimated cash flows from the original purchase assumptions are accounted for using the retrospective method.
(4) Preferred stocks are stated at cost (or amortized cost).
(5) Common stocks are stated at fair value except that investments in stocks of unconsolidated subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
(6) Investment real estate or property acquired in satisfaction of debt is stated at depreciated cost, less encumbrances, except where permanent impairments have been recognized.
(7) Mortgage loans and contract loans are stated at the aggregate unpaid balance.
(8) Other invested assets are stated on the cost basis.
(9) Derivative instruments are valued in accordance with the NAIC Accounting Practices and Procedures manual of the Securities Valuation Office. All derivative instruments are valued consistently with the hedged item.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

NOTES TO FINANCIAL STATEMENTS

A. The Company decreased unassigned surplus $988,966 primarily due to an audit adjustment of $721,507 to Accident & Health reserves for the year ended December 31, 2010. It was determined at December 31, 2011 the 2010 reserve should have been increased by $988,966 instead of $721,507 for 2010. No adjustments in 2011.

3. BUSINESS COMBINATIONS AND GOODWILL

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans
The Company did not have any mortgages as of December 31, 2011.

B. Debt Restructuring

The Company did not restructure any loans during the year ended December 31, 2011.

C. Reverse Mortgages

The Company did not have any reverse mortgages as of December 31, 2011.

D. Loan-Backed Securities

(1) The Company has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective method to loan-backed securities purchased prior to that date.

(2) The retrospective adjustment method is used to value all loan-backed securities.

(3) The Company used its custodial bank in determining the fair value of its loan-backed securities.

(4) For the year ended December 31, 2011, the Company did not use the prospective method to value any loan-backed securities. The Company has no loan-backed securities at December 31, 2011 or 2010.

A. Repurchase Agreements

The Company did not have any repurchase agreements as of December 31, 2011.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

The Company did not have any joint ventures, partnerships or investments in limited liability companies as of December 31, 2011.

7. INVESTMENT INCOME

A. Due and accrued income was excluded from investment income on the following bases:

(1) Bonds - where the collection of interest is uncertain.
(2) Mortgage Loans - on loans in process of foreclosure, loans delinquent more than 60 days, or loans where collection of interest is uncertain.
(3) Real Estate - where rent is in arrears more than three months.
(4) Collateral Loans or Other Notes - where collection of interest is uncertain.

B. The total amount of due and accrued income excluded for the year ended December 31, 2011 was $-0-.

8. DERIVATIVE INSTRUMENTS

The Company does not own any derivative investments at December 31, 2011 or 2010.

9. INCOME TAXES

A. The components of the net deferred tax asset at December 31 are follows:

NOTES TO FINANCIAL STATEMENTS

1.

		12/31/2011			12/31/2010			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2- 5) Capital	(Col 7 + 8) Total
a. Gross Deferred Tax Assets	$	1,582,903	0	1,582,903	1,606,824	0	1,606,824	(23,921)	0	(23,921)
b. Statutory Valuation Allowance Adjustment	$	0	0	0	0	0	0	0	0	0
c. Adjusted Gross Deferred Tax Assets (1a - 1b)	$	1,582,903	0	1,582,903	1,606,824	0	1,606,824	(23,921)	0	(23,921)
d. Deferred Tax Liabilities	$	58,825	0	58,825	61,229	0	61,229	(2,404)	0	(2,404)
e. Subtotal (Net Deferred Tax Assets) (1c - 1d)	$	1,524,078	0	1,524,078	1,545,595	0	1,545,595	(21,517)	0	(21,517)
f. Deferred Tax Assets Nonadmitted	$	723,259	0	723,259	625,020	0	625,020	98,239	0	98,239
g. Net Admitted Deferred Tax Assets (1e - 1f)	$	800,819	0	800,819	920,575	0	920,575	(119,756)	0	(119,756)

2. The Company has elected to admit DTAs pursuant to paragraph 10.e SSAP No. 10R for the periods ending December 31, 2011 and 2010.

3. N/A

4.

		12/31/2011			12/31/2010			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Admission Calculation Components SSAP No. 10R, Paragraphs 10.a., 10.b., and 10.c.:		Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2- 5) Capital	(Col 7 + 8) Total
a. SSAP No. 10R, Paragraph 10.a	$	0	0	0	0	0	0	0	0	0
b. SSAP No. 10R, Paragraph 10.b. (the lesser of paragraph 10.b.i and 10.b.ii. below)	$	353,516	0	353,516	414,680	0	414,680	(61,164)	0	(61,164)
c. SSAP No. 10R, Paragraph 10.b.i	$	353,516	0	353,516	414,680	0	414,680	(61,164)	0	(61,164)
d. SSAP No. 10R, Paragraph 10.b.ii	$	XXX	XXX	640,157	XXX	XXX	650,973	XXX	XXX	0
e. SSAP No. 10R, Paragraph 10.c	$	58,825	0	58,825	61,229	0	61,229	(2,404)	0	(2,404)
f. Total (4a + 4b + 4e)	$	412,341	0	412,341	475,909	0	475,909	(63,568)	0	(63,568)
Admission Calculation Components SSAP No. 10R, Paragraph 10.e.:										
g. SSAP No. 10R, Paragraph 10.e.i	$	0	0	0	0	0	0	0	0	0
h. SSAP No. 10R, Paragraph 10.e.ii (the lesser of paragraph 10.e.ii.a. and 10.e.ii.b below)	$	800,819	0	800,819	920,575	0	920,575	(119,756)	0	(119,756)
i. SSAP No. 10R, Paragraph 10.e.ii.a	$	800,819	0	800,819	920,575	0	920,575	(119,756)	0	(119,756)
j. SSAP No. 10R, Paragraph 10.e.ii.b	$	XXX	XXX	960,235	XXX	XXX	976,623	XXX	XXX	0
k. SSAP No. 10R, Paragraph 10.e.iii	$	58,825	0	58,825	61,229	0	61,229	(2,404)	0	(2,404)
l. Total (4g + 4h + 4k)	$	859,644	0	859,644	981,804	0	981,804	(122,160)	0	(122,160)
Used in SSAP No. 10R, Paragraph 10.d.										
m. Total Adjusted Capital	$	XXX	XXX	6,837,726	XXX	XXX	6,743,147	XXX	XXX	94,579
n. Authorized Control Level	$	XXX	XXX	86,918	XXX	XXX	79,832	XXX	XXX	7,086

5.

		12/31/2011			12/31/2010			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Impact of Tax Planning Strategies		Ordinary Percent	Capital Percent	(Col 1 + 2) Total Percent	Ordinary Percent	Capital Percent	(Col 4 + 5) Total Percent	(Col 1 - 4) Ordinary Percent	(Col 2- 5) Capital Percent	(Col 7 + 8) Total Percent
a. Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	$	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
b. Net Admitted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	$	17.000%	0.000%	17.000%	0.000%	0.000%	0.000%	17.000%	0.000%	17.000%

NOTES TO FINANCIAL STATEMENTS

6.

SSAP No. 10R, Paragraphs 10.a., 10.b., and 10.c.:		12/31/2011 (1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total	12/31/2010 (4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total	Change (7) (Col 1 - 4) Ordinary	(8) (Col 2- 5) Capital	(9) (Col 7 + 8) Total
a. Admitted Deferred Tax Assets	$	412,341	0	412,341	475,909	0	475,909	(63,568)	0	(63,568)
b. Admitted Assets	$	XXX	XXX	15,094,620	XXX	XXX	15,358,401	XXX	XXX	(263,781)
c. Adjusted Statutory Surplus *	$	XXX	XXX	6,837,726	XXX	XXX	6,743,147	XXX	XXX	94,579
d. Total Adjusted Capital from DTAs	$	XXX	XXX	412,341	XXX	XXX	475,909	XXX	XXX	(63,568)
Increases due to SSAP No. 10R, Paragraph 10.e.										
e. Admitted Deferred Tax Assets	$	447,303	0	447,303	505,895	0	505,895	(58,592)	0	(58,592)
f. Admitted Assets	$	447,303	0	447,303	505,895	0	505,895	(58,592)	0	(58,592)
g. Statutory Surplus	$	447,303	0	447,303	505,895	0	505,895	(58,592)	0	(58,592)

* As reported on the statutory balance sheet for the most recently filed statement with the domiciliary state commissioner in accordance with SSAP No. 10R. Paragraph 10.b.ii.

B. Unrecognized DTLs

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

			(1) 12/31/2011	(2) 12/31/2010	(3) (Col 1 - 2) Change
1.	Current Income Tax				
a.	Federal	$	0	(7,895)	7,895
b.	Foreign	$	0	0	0
c.	Subtotal	$	0	(7,895)	7,895
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	$	0	(7,895)	7,895
2.	Deferred Tax Assets:				
a.	Ordinary				
(1)	Discounting of unpaid losses	$	0	0	0
(2)	Unearned premium reserve	$	0	0	0
(3)	Policyholder reserves	$	305,839	333,472	(27,633)
(4)	Investments	$	0	0	0
(5)	Deferred acquisition costs	$	57,211	69,402	(12,191)
(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	$	0	0	0
(11)	Net operating loss carry-forward	$	901,871	885,175	16,696
(12)	Tax credit carry-forward	$	311,238	311,238	0
(13)	Other (including items <5% of total ordinary tax assets)	$	6,744	7,537	(793)
(99)	Subtotal	$	1,582,903	1,606,824	(23,921)
b.	Statutory valuation allowance adjustment	$	0	0	0
c.	Nonadmitted	$	723,259	625,020	98,239
d.	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$	859,644	981,804	(122,160)
e.	Capital:				
(1)	Investments	$	0	0	0
(2)	Net capital loss carry-forward	$	0	0	0
(3)	Real estate	$	0	0	0
(4)	Other (including items <5% of total capital tax assets)	$	0	0	0
(99)	Subtotal	$	0	0	0
f.	Statutory valuation allowance adjustment	$	0	0	0
g.	Nonadmitted	$	0	0	0
h.	Admitted capital deferred tax assets (2e99 - 2f - 2g)	$	0	0	0
i.	Admitted deferred tax assets (2d + 2h)	$	859,644	981,804	(122,160)
3.	Deferred Tax Liabilities:				
a.	Ordinary				
(1)	Investments	$	5,809	2,789	3,020
(2)	Fixed assets	$	0	0	0
(3)	Deferred and uncollected premium	$	27,975	30,268	(2,293)
(4)	Policyholder reserves	$	25,041	28,172	(3,131)
(5)	Other (including items <5% of total ordinary tax assets)	$	0	0	0
(99)	Subtotal	$	58,825	61,229	(2,404)
b.	Capital:				
(1)	Investments	$	0	0	0
(2)	Real Estate	$	0	0	0
(3)	Other (including items <5% of total capital tax assets)	$	0	0	0
(99)	Subtotal	$	0	0	0
c.	Deferred tax liabilities (3a99 + 3b99)	$	58,825	61,229	(2,404)
4.	Net deferred tax assets/liabilities (2i - 3c)	$	800,819	920,575	(119,756)

NOTES TO FINANCIAL STATEMENTS

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

	Amount	Effective Tax Rate
Income tax at applicable rate	52,953	34.0%
Prior Period A&H reserves True-up	-	0.0%
IMR Amortization	(31,438)	-29.7%
Prior Period AMT True-up	-	0.0%
Other	2	0.0%
Total	21,517	13.8%
Current Tax Expense	-	0.0%
Deferred Tax Expense	21,517	13.8%
Total Tax Expense	21,517	13.8%

E. The Company has net operating loss carry-forwards of $2,652,564 that begin to expire in 2017.

F. The Company is subject to taxation as a life insurance company and files a consolidated return with its parent Central United Life Insurance Company.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES AND OTHER RELATED PARTIES

A. There were no transactions that exceeded ½ of 1% of the total assets of the Company.

B. Amounts due from or to parent, subsidiaries and affiliates are generally settled within 60 days.

C. Company has no guarantees or undertakings for the benefit of an affiliate that results in a material contingent exposure of the Company's assets, or any affiliated insurer's assets to liability.

D. The Company and several of its affiliates have entered into contracts indefinite in duration for the performance of various services. These services include various routine business services or materials, which may be provided to the Company. All other agreements are cost allocation agreements, based upon generally accepted accounting principles, involving the Company with its parent or any affiliated insurer. The Company incurred $253,122 in fees to its parent in 2011.

E. Central United Life Insurance Company, domiciled in the state of Arkansas owns all outstanding shares of the Company.

F. The Company did not own shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated company.

G. None of the Company's investments in subsidiary, controlled or affiliated companies exceeded 10% of its admitted assets as of December 31, 2011.

H. The Company did not recognize any impairment write-downs for its investments in subsidiary, controlled or affiliated companies during the year ended December 31, 2011.

11. DEBT

Not applicable.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES, AND OTHER POSTRETIREMENT BENEFIT PLANS.

A. Defined Contribution Plans

(1) Retirement Plans

The Company has a deferred compensation agreement for the benefit of the two founders of the Company. The agreement provides for an annual benefit for 10 years in the event of death, disability or retirement. The company accounts for the deferred compensation pursuant to SFAS no. 87. All full time employees of Central United Life Insurance Company, Investors Consolidated Insurance Company and Manhattan Life Insurance Company over the age of 18 are eligible to participate in the Manhattan Insurance Group 401 (k) Plan, a qualified defined contribution plan, after the completion of three months service with the company. Employees who elect to participate may contribute from one to twenty percent of their base pay. Effective January 1, 2001, the Companies contributions are based on the safe harbor matching formula provisions of the Internal Revenue Code, which is a rate of 25% on the first 4% of employee contributions. The administration fee is covered under the inter-company management fee agreement.

NOTES TO FINANCIAL STATEMENTS

(2) Post-retirement Benefit Plans

Not applicable.

B. Deferred Contribution Plans

Not applicable.

13. CAPITAL AND SURPLUS AND SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

A. The Company has 5,000,000 common shares authorized and 2,500,000 shares issued and outstanding.

B. The Company has -0- preferred shares authorized and -0- shares issued and outstanding.

C. Under New Hampshire insurance regulations, the Company is required to maintain a combined capital and surplus of $1,000,000. Additionally, the Company is limited by the laws of the state of incorporation, New Hampshire, to the amount of dividends that can be paid to shareholders during any given year.

D. Within the limitations of C. above, there are no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to its shareholder.

E. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

F. There were no advances to surplus requiring repayment.

G. There are no amounts of stock held by the Company, including stock of affiliated companies, for special purposes.

H. The Company did not have any special surplus funds as of December 31, 2011 or 2010.

I. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

1.	Unrealized gains and losses:	$ -
2.	Non-admitted asset values:	$(723,259)
3.	Separate account business:	$ -
4.	Asset valuation reserves:	$ (22)

J. The Company does not have any surplus notes.

K. The Company did not enter into a quasi-reorganization during the year ended December 31, 2011.

14. CONTINGENCIES

A. The Company does not have any commitments or contingent commitments to any subsidiary, controlled or affiliated companies, joint venture, partnership or limited liability company. Also, the Company is not the guarantor under any guarantee agreements.

B. All 50 states have laws requiring solvent life insurance companies to pay assessments to protect the interests of policyholders of insolvent life insurance and annuity companies. Known insolvencies of life insurance companies are expected to result in future assessments. While it is not possible to accurately estimate the portion of the industry assessments for which the Company will be responsible, it is expected that the remaining assessments will not be material to the statutory basis financial statements. The expenses related to these insolvencies are being recorded as state guaranty association assessments are received.

C. The Company has not realized any gain contingencies subsequent to December 31, 2011.

D. The Company is a defendant in various lawsuits arising in the normal course of business. The Company believes it has valid defenses in these lawsuits and is defending the cases vigorously. The Company also believes that the total amounts that would ultimately have to be paid arising from these lawsuits would have no material effect on its financial position or results of operations.

15. LEASES

The Company does not have any material lease obligations.

NOTES TO FINANCIAL STATEMENTS

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

Not applicable.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENT OF LIABILITIES

Not applicable.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

Not applicable.

19. DIRECT PREMIUMS WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

Not applicable.

20. OTHER ITEMS

A. The Company did not have any extraordinary events or transactions during the year ended December 31, 2011.

B. The Company did not have any troubled debt restructurings during the year ended December 31, 2011.

C. Assets in the amount of $4,062,559 and $3,814,029 at December 31, 2011 and 2010, respectively, were on deposit with various state insurance departments as required by law.

D. The Company routinely assesses the collectibility of its receivable balances. Any potential loss related to admitted asset balances that may ultimately become uncollectible is not material to the Company's financial condition.

21. EVENTS SUBSEQUENT

None.

22. 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 other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated

NOTES TO FINANCIAL STATEMENTS

experience of the business reinsured in making this estimate.

Not applicable.

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 ( ) No (X)

B. UNCOLLECTIBLE REINSURANCE

The Company did not write off any uncollectible reinsurance during the year and has no uncollectible reinsurance as of December 31, 2011.

C. COMMUTATION OF REINSURANCE REFLECTED IN INCOME AND EXPENSES

The Company had no commutation of ceded reinsurance during the year.

23. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

Not applicable.

24. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Not applicable.

25. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable.

26. STRUCTURED SETTLEMENTS

Not applicable.

27. HEALTH CARE RECEIVABLES

Not applicable.

28. PARTICIPATING POLICIES

Not applicable.

29. PREMIUM DEFICIENCY RESERVES

The Company performs asset adequacy testing and has determined this reserve to be sufficient as of December 31, 2011.

30. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

A. The Company waives deduction of deferred fractional premiums upon death of the insured and returns any portion of the final premium for periods beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
B. The Company has no substandard policies in force; therefore, employs no specific method in the valuation of substandard business.
C. At December 31, 2011, the Company had no business in force for which the gross premiums are less than the net premiums according to the standard of valuation set by the State of New Hampshire.
D. The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7.
E. The Tabular Interest on Deposit Type Contracts (Page 15, Line 3) has been determined by formula which includes each valuation rate of interest and the mean of the funds held subject to each rate.

NOTES TO FINANCIAL STATEMENTS

31. Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit Fund Liabilities

		(1) Amount	(2) % of Total
1.	Subject to discretionary withdrawal:		
1.1	With market value adjustment	$ -	
1.2	At book value less current surrender charge of 5% or more	$ -	
1.3	At market value		
1.4	Total with adjustment or at market value	$ -	0.0%
1.5	At book value without adjustment (minimal or no charge or adj.)	$ 97,327	76.6%
2.	Not subject to discretionary withdrawal	$ 29,703	23.4%
3.	Total gross actuarial reserves	$ 127,030	100.0%
4.	Reinsurance ceded		
5.	Total (net*) (3) - (4)	$ 127,030	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

	Life and Accident and Health Annual Statement:	
6.	Exhibit 5, Section B, Total (net)	$ 97,327
7.	Exhibit 5, Section C, Total (net)	29,703
8.	Exhibit 7, Column 1	-
9.	Subtotal	$ 127,030
	Separate Accounts Annual Statement:	
10.	Exhibit 3, Line 0299999, Column 2	$ -
11.	Exhibit 3, Line 0399999, Column 2	-
12.	Page 3, Line 3	-
13.	Subtotal	$ -
14.	Total Annuity Actuarial Reserves and Deposit Fund Liabilities	$ 127,030

32. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

Deferred and uncollected life insurance and annuity considerations as of December 31, 2011 were as follows:

Type	Gross	Loading	Net of Loading
Ordinary, first year	$ -	$ -	$ -
Group, first year	-	-	-
Ordinary, renewal	8,139	1,221	6,918
Group life	88,659	13,299	75,360
Total	$ 96,798	$ 14,520	$ 82,278

33. SEPARATE ACCOUNTS

Not applicable

34. LOSS/CLAIM ADJUSTMENT EXPENSES

Not applicable.

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? 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? New Hampshire

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. 12/31/2007

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. 12/31/2007

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/12/2009

3.4 By what department or departments?
New Hampshire

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 [X] No [ ] N/A [ ]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

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

4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

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

4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

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

GENERAL INTERROGATORIES

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control. _____ %

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If 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 Office of Thrift Supervision (OTS), 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 OTS	6 FDIC	7 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP, 220 Ross Avenue, Dallas, TX 75201-6778

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

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

GENERAL INTERROGATORIES

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Lewis & Ellis Actuaries & Consultants, 2929 N. Central Expressway, Suite 200, Richardson, TX 75080

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company _____

12.12 Number of parcels involved _____

12.13 Total book/adjusted carrying value $ _____

12.2 If yes, provide explanation:

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [X]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [X]

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

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 [X] 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 [X]

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

GENERAL INTERROGATORIES

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

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

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below? Yes [ ] No [X]

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

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

20.11 To directors or other officers $ _____

20.12 To stockholders not officers $ _____

20.13 Trustees, supreme or grand (Fraternal only) $ _____

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

20.21 To directors or other officers $ _____

20.22 To stockholders not officers $ _____

20.23 Trustees, supreme or grand (Fraternal only) $ _____

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

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

21.21 Rented from others $ _____

21.22 Borrowed from others $ _____

21.23 Leased from others $ _____

21.24 Other $ _____

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ _____

22.22 Amount paid as expenses $ _____

22.23 Other amounts paid $ _____

GENERAL INTERROGATORIES

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

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

INVESTMENT

24.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3) Yes [X] No [ ]

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

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

24.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]

24.5 If answer to 24.4 is yes, report amount of collateral for conforming programs. $

24.6 If answer to 24.4 is no, report amount of collateral for other programs. $

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

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.3). Yes [X] No [ ]

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

25.21	Subject to repurchase agreements	$
25.22	Subject to reverse repurchase agreements	$
25.23	Subject to dollar repurchase agreements	$
25.24	Subject to reverse dollar repurchase agreements	$
25.25	Pledged as collateral	$
25.26	Placed under option agreements	$
25.27	Letter stock or securities restricted as to sale	$
25.28	On deposit with state or other regulatory body	$ 4,062,559
25.29	Other	$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

GENERAL INTERROGATORIES

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

27.2 If yes, state the amount thereof at December 31 of the current year. $ _____

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

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, NA	Columbus, Ohio

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

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

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

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

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

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

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

29.2 If yes, complete the following schedule:

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

GENERAL INTERROGATORIES

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	14,530,405	14,954,256	423,851
30.2 Preferred stocks			
30.3 Totals	14,530,405	14,954,256	423,851

30.4 Describe the sources or methods utilized in determining the fair values:
The Company uses Interactive Data Corp pricing services and its custodian in determining the fair value of its securities.

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

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

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

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No [ ]

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 10,900

33.2 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
A M Best	$ 10,900
	$
	$

34.1 Amount of payments for legal expenses, if any? $

GENERAL INTERROGATORIES

34.2 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
	$
	$
	$

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

35.2 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 INTERROGATORIES

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. $
1.6 Individual policies:
Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives
All years prior to most current three years:
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives
1.7 Group policies:
Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives
All years prior to most current three years:
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 104,537	$ 108,300
2.2	Premium Denominator	$ 901,408	$ 1,400,390
2.3	Premium Ratio (2.1 / 2.2)	0.116	0.077
2.4	Reserve Numerator	$ 124,497	$ 202,697
2.5	Reserve Denominator	$ 7,672,412	$ 7,978,477
2.6	Reserve Ratio (2.4 / 2.5)	0.016	0.025

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

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [ ] No [ ] N/A [X]
3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? $
3.4 State the authority under which Separate Accounts are maintained:

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

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [ ] No [X]
3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?" $
4.1 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 [ ]
4.2 Net reimbursement of such expenses between reporting entities:
4.21 Paid $ 253,122
4.22 Received $

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [ ] No [X]
5.2 If yes, what amount pertaining to these items is included in:
5.21 Page 3, Line 1 $
5.22 Page 4, Line 1 $
6. For stock reporting entities only:
6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $ 11,576,246
7. Total dividends paid stockholders since organization of the reporting entity:
7.11 Cash $ 15,960,223
7.12 Stock $ 1,290,510
8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as:
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance. Yes [ ] No [X]

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [ ] No [X]
8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium			
8.32	Paid claims			
8.33	Claim liability and reserve (beginning of year)			
8.34	Claim liability and reserve (end of year)			
8.35	Incurred claims			

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

8.4 If reinsurance assumed included amounts with attachment points below $1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<$25,000		
8.42	$25,000 - 99,999		
8.43	$100,000 -249,999		
8.44	$250,000 - 999,999		
8.45	$1,000,000 or more		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? $ _____

9.1 Does the company have variable annuities with guaranteed benefits? Yes [ ] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit

10. For reporting entities having sold annuities to another issuer 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:

10.1 Amount of loss reserves established by these annuities during the current year: $ _____

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

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

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

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

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

11.4 If yes, please provide the balance of the funds administered as of the reporting date. $ _____

FIVE – YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT $000)

	1 2011	2 2010	3 2009	4 2008	5 2007
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	793	816	756	769	787
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)					
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	28,184	30,116	32,929	34,774	36,949
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	28,977	30,932	33,685	35,543	37,736
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)					
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					10
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)					10
Premium Income - Lines of Business					
(Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary life insurance (Line 20.4, Col. 3)	9,739	5,786	12,122	3,694	22,507
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	511	953	1,005	1,186	962
16. Credit life, (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	358,547	415,870	441,091	489,900	524,549
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	104,537	108,300	119,938	136,231	172,183
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	428,074	869,481	746,990	1,037,990	1,128,516
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	901,408	1,400,390	1,321,146	1,669,001	1,848,717
Balance Sheet					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	15,541,923	15,864,296	16,172,567	15,745,960	15,606,094
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	8,256,916	8,615,254	8,002,848	8,846,056	8,961,026
23. Aggregate life reserves (Page 3, Line 1)	6,177,065	6,312,284	6,435,393	6,454,435	6,422,842
24. Aggregate A & H reserves (Page 3, Line 2)	1,481,963	1,584,989	578,309	1,774,385	1,745,731
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.01)	22		784		
27. Capital (Page 3, Lines 29 & 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	4,785,007	4,749,042	5,669,719	4,399,904	4,145,068
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	(145,653)	(180,686)	(99,795)	195,946	199,423
Risk-Based Capital Analysis					
30. Total adjusted capital	7,285,029	7,249,042	8,170,503	6,899,904	6,645,068
31. Authorized control level risk-based capital	86,918	79,832	130,329	135,798	139,218
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)	90.2	87.9	78.6	48.8	73.0
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate (Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	9.8	12.1	21.4	51.2	27.0
37. Contract loans (Line 6)	0.0				
38. Derivatives (Page 2, Line 7)			XXX	XXX	XXX
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)			XXX	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE – YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2)	723,259	625,020	164,847	840,837	933,453
52. Total admitted assets (Page 2, Line 28, Col. 3)	15,541,923	15,864,296	16,172,567	15,745,960	15,606,094
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	282,079	326,529	315,526	523,217	645,776
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)		101,688	95,079		8,278
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
56. Total of above Lines 53, 54 and 55	282,079	428,217	410,605	523,217	654,054
Benefits and Reserve Increase (Page 6)					
57. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 and 11)	505,983	466,337	445,737	464,937	694,829
58. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	231,400	421,280	227,795	371,346	306,767
59. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	(6,559)	752	8,043	3,145	1,442
60. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(103,026)	17,714	(1,196,076)	28,652	(60,896)
61. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
62. 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	57.3	58.3	87.7	63.0	65.4
63. 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	3.2	0.1	0.7	0.5	0.3
64. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	28.4	42.8	(74.3)	34.1	17.2
65. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
66. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	79.2	67.5	107.4	66.2	83.3
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)					27,020
68. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)					
69. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	93,993	117,748	72,288	53,896	65,100
70. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	108,656	67,511	112,707	112,723	143,477
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
71. Industrial life (Col. 2)					
72. Ordinary-life (Col. 3)	13,973	4,693	40,482	7,749	29,241
73. Ordinary-individual annuities (Col. 4)	(651)	1,839	2,896	2,140	5,083
74. Ordinary-supplementary contracts (Col. 5)	13,805	166	1,902	2,994	(2,720)
75. Credit life (Col. 6)					
76. Group life (Col. 7)	95,755	154,470	178,955	78,709	312,880
77. Group annuities (Col. 8)					
78. A & H-group (Col. 9)	2,600	7,091	21,783	19,752	24,401
79. A & H-credit (Col. 10)					
80. A & H-other (Col. 11)	30,261	(54,451)	682,509	99,194	112,633
81. Aggregate of all other lines of business (Col. 12)					
82. Total (Col. 1)	155,743	113,808	928,527	210,538	481,518

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 [X]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
							Number of			
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Policies	8 Certificates	9 Amount of Insurance (a)	Total Amount of Insurance (a)
1. In force end of prior year			108	816			52	14,142	30,116	30,932
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year			2	16				68	352	368
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			2	16				68	352	368
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			110	832			52	14,210	30,468	31,300
Deductions during year:										
10. Death			2	3			XXX	481	516	519
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			1	10				2	77	87
14. Surrender			1	10						10
15. Lapse			2	16			2	857	1,691	1,707
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			6	39			2	1,340	2,284	2,323
21. In force end of year (Line 9 minus Line 20)			104	793			50	12,870	28,184	28,977
22. Reinsurance ceded end of year	XXX		XXX		XXX		XXX	XXX		
23. Line 21 minus Line 22	XXX		XXX	793	XXX	(b)	XXX	XXX	28,184	28,977
DETAILS OF WRITE-IN LINES										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 08 from overflow page										
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 08 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)										

NONE

NONE

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group $ 0; Individual $ 0

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

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

NONE

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing				
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals, (Lines 27 to 30)				
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment			104	793
35. Totals (Lines 31 to 34)			104	793

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			793	
38. Credit Life (Group and Individual)				
39. Group			28,184	
40. Totals (Lines 36 to 39)			28,977	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	2

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 N/A

47.2 N/A

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium								
49. Disability Income								
50. Extended Benefits			XXX	XXX			3,404	26,042
51. Other								
52. Total		(b)		(b)		(b)	3,404	(b) 26,042

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	2			
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	2			
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year	2			
10. Amount on deposit		(a)		(a)
11. Income now payable	2			
12. Amount of income payable	(a) 12,500	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year		64		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		64		
Deductions during year:				
6. Decreased (net)		4		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		4		
9. In force end of year		60		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account Balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account Balance	XXX	(a) 97,327	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	248	107,022			15,419	1,461,153
2. Issued during year					10,336	216,978
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	248	XXX		XXX	25,755	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	22	XXX		XXX	17,092	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	22	XXX		XXX	17,092	XXX
10. In force end of year	226	(a) 98,926		(a)	8,663	(a) 1,087,956

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

NONE

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
States, Etc.		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	L	2,273				2,273	
2. Alaska	AK	L						
3. Arizona	AZ	L	793		489		1,282	
4. Arkansas	AR	L	173		252		425	
5. California	CA	N	1,694		1,055		2,749	
6. Colorado	CO	N	1,659				1,659	
7. Connecticut	CT	N			36		36	
8. Delaware	DE	L	23				23	
9. District of Columbia	DC	L	1,156				1,156	
10. Florida	FL	L	4,794		510		5,304	
11. Georgia	GA	L	2,358		3,802		6,160	
12. Hawaii	HI	L						
13. Idaho	ID	L						
14. Illinois	IL	L	1,231				1,231	
15. Indiana	IN	L	537				537	
16. Iowa	IA	N	534				534	
17. Kansas	KS	L	156		(1,474)		(1,318)	
18. Kentucky	KY	L	816				816	
19. Louisiana	LA	L	410		279		689	
20. Maine	ME	L			135		135	
21. Maryland	MD	L	3,873		(336)		3,537	
22. Massachusetts	MA	N	905		(89)		816	
23. Michigan	MI	N	991				991	
24. Minnesota	MN	N	206				206	
25. Mississippi	MS	L	490				490	
26. Missouri	MO	L	755		18		773	
27. Montana	MT	L						
28. Nebraska	NE	L	119				119	
29. Nevada	NV	L						
30. New Hampshire	NH	L	10				10	
31. New Jersey	NJ	N	1,463				1,463	
32. New Mexico	NM	L	448				448	
33. New York	NY	N	3,691		125		3,816	
34. North Carolina	NC	L	319,431	296	343,021		662,748	
35. North Dakota	ND	L						
36. Ohio	OH	N	1,184		38		1,222	
37. Oklahoma	OK	L	441		1,288		1,729	
38. Oregon	OR	L	371				371	
39. Pennsylvania	PA	L	1,812		824		2,636	
40. Rhode Island	RI	N	199				199	
41. South Carolina	SC	L	(8,238)		35,321		27,083	
42. South Dakota	SD	L						
43. Tennessee	TN	L	9,437		11,165		20,602	
44. Texas	TX	L	7,035	215	10,997		18,247	
45. Utah	UT	L	133				133	
46. Vermont	VT	L						
47. Virginia	VA	L	21,561		150,685		172,246	
48. Washington	WA	L	162				162	
49. West Virginia	WV	L	698				698	
50. Wisconsin	WI	N	293				293	
51. Wyoming	WY	L	19		89		108	
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. US Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CN	N						
58. Aggregate Other Alien	OT	XXX	20		4,760		4,780	
59. Subtotal		(a) 39	386,116	511	562,990		949,617	
90. Reporting entity contributions for employee benefits plans		XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX						
93. Premium or annuity considerations waived under disability or other contract provisions		XXX						
94. Aggregate other amounts not allocable by State		XXX						
95. Totals (Direct Business)		XXX	386,116	511	562,990		949,617	
96. Plus Reinsurance Assumed		XXX						
97. Totals (All Business)		XXX	386,116	511	562,990		949,617	
98. Less Reinsurance Ceded		XXX						
99. Totals (All Business) less Reinsurance Ceded		XXX	386,116	511	(b) 562,990		949,617	
DETAILS OF WRITE-INS								
5801. Other Alien		XXX	20		4,760		4,780	
5802.		XXX						
5803.		XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX						
5899. Total (Lines 5801 through 5803 plus 5898) (Line 58 above)		XXX	20		4,760		4,780	
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX						
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)		XXX						

NONE

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

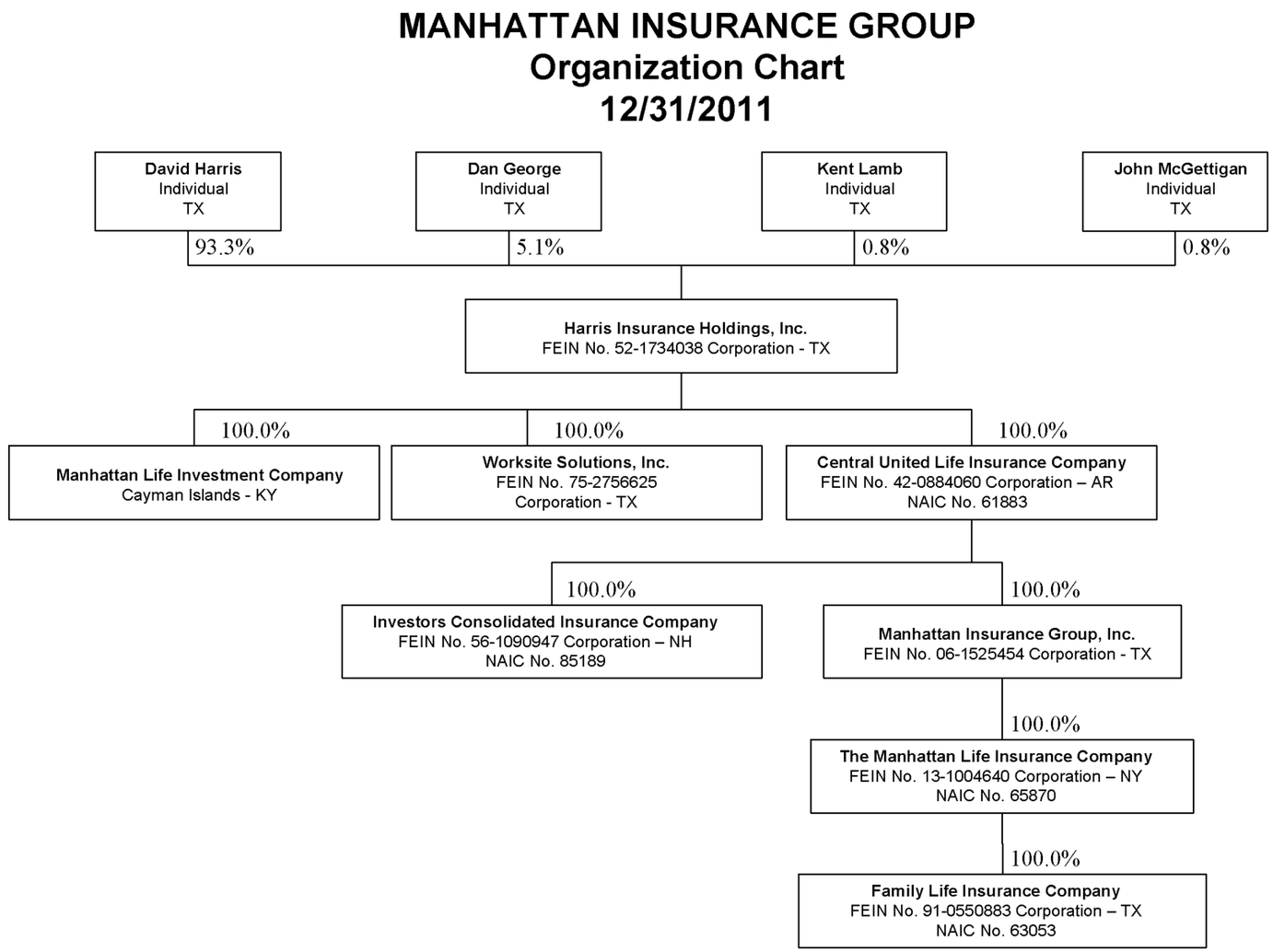
Premiums and annuity considerations are allocated to the address of the premium payor.

(a) Insert the number of L responses except for Canada and Other Alien.

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



OVERFLOW PAGE FOR WRITE-INS

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