

ANNUAL STATEMENT

OF THE

of _____

in the state of _____

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2008

LIFE AND ACCIDENT AND HEALTH

2008



61883200820100010

ANNUAL STATEMENT

For the Year Ended December 31, 2008
OF THE CONDITION AND AFFAIRS OF THE

Central United Life Insurance Company

NAIC Group Code 1117 1117 **NAIC Company Code** 61883 **Employer's ID Number** 42-0884060
(Current Period) (Prior Period)

Organized under the Laws of Arkansas, **State of Domicile or Port of Entry** Arkansas
Country of Domicile United States of America

Incorporated/Organized: October 22, 1962 **Commenced Business:** September 3, 1963

Statutory Home Office: 425 West Capitol Avenue Suite 1800, Little Rock, AR 72201
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: 2727 Allen Parkway Wortham Tower Suite 500
(Street and Number)
Houston, TX 77019 713-529-0045
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

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

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

Internet Website Address: www.themanhattanlife.com

Statutory Statement Contact: Carolyn Pratt 713-821-6422
(Name) (Area Code) (Telephone Number) (Extension)
cpratt@manhattanlife.com 713-529-9425
(E-Mail Address) (Fax Number)

OFFICERS

	Name	Title
1.	<u>Daniel James George</u>	<u>President</u>
2.	<u>Mary Lou Rainey</u>	<u>Secretary</u>
3.	<u>Kent William Lamb</u>	<u>Chief Financial Officer</u>

VICE-PRESIDENTS

Name	Title	Name	Title
<u>Lee Ann Blakey</u>	<u>Vice-President</u>	<u>Deborah Arlene Eaton-Tatro</u>	<u>Vice-President</u>
<u>John Egan McGettigan</u>	<u>Vice-President</u>	<u>David Lee Parsons</u>	<u>Vice-President</u>
<u>Mary Lou Rainey</u>	<u>Secretary/Vice-President</u>	<u>Frances Pauline Tiemeyer</u>	<u>Vice-President</u>
<u>John Alan Vala</u>	<u>Vice-President</u>		

DIRECTORS OR TRUSTEES

<u>David Warren Harris</u>	<u>Daniel James George</u>	<u>Kent William Lamb</u>	<u>John Egan McGettigan</u>
<u>Mary Lou Rainey</u>			

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.

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

Subscribed and sworn to before me this
25 day of February, 2009

- a. Is this an original filing? Yes No
- b. If no:
1. State the amendment number
 2. Date filed
 3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	138,367,777		138,367,777	194,539,532
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	28,129,156		28,129,156	30,634,827
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,589,834		1,589,834	1,632,078
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	5,623,565		5,623,565	5,760,323
4.2 Properties held for the production of income (less \$ 0 encumbrances)	5,009,394		5,009,394	5,145,082
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ (1,571,751), Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 79,702,551, Schedule DA)	78,130,800		78,130,800	29,386,557
6. Contract loans (including \$ 0 premium notes)	7,771,744		7,771,744	8,109,277
7. Other invested assets (Schedule BA)				
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	264,622,270		264,622,270	275,207,676
11. Title plants less \$ 0 charged off (for Title insurers only)				
12. Investment income due and accrued	2,469,483		2,469,483	2,963,729
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,597,943	266,571	1,331,372	2,331,738
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	774,298		774,298	877,292
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	188,113		188,113	460,435
14.2 Funds held by or deposited with reinsured companies	47,075,846		47,075,846	47,023,013
14.3 Other amounts receivable under reinsurance contracts	19,622		19,622	118,767
Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				52,376
16.2 Net deferred tax asset	2,668,813		2,668,813	1,325,732
17. Guaranty funds receivable or on deposit	39,029		39,029	39,081
18. Electronic data processing equipment and software	98,345		98,345	58,802
19. Furniture and equipment, including health care delivery assets (\$ 0)	1,267,110	1,267,110		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	1,176,811		1,176,811	998,826
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	916,865		916,865	1,090,522
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	322,914,548	1,533,681	321,380,867	332,547,989
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	322,914,548	1,533,681	321,380,867	332,547,989

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)				
2301. Goodwill	580,252		580,252	613,743
2302. Other Receivables	336,613		336,613	476,779
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	916,865		916,865	1,090,522

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 115,581,569 (Exhibit 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	115,581,569	119,351,279
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ 0 Modco Reserve)	121,451,140	130,889,007
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	4,354,918	4,172,203
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	1,342,567	1,407,689
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	32,886,106	32,493,580
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)	347,088	377,543
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 \$ 518,270 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	538,865	188,321
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ 0 accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	2,818,998	2,989,359
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	130,048	611,458
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	535,406	611,982
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)	623,710	488,032
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	1,139,253	
15.2 Net deferred tax liability		
16. Unearned investment income	72,314	72,571
17. Amounts withheld or retained by company as agent or trustee	379,634	418,297
18. Amounts held for agents' account, including \$ 0 agents' credit balances		
19. Remittances and items not allocated	(149,592)	58,853
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:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	1,148,793	1,104,720
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	90,338	294,893
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities		
24.9 Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	283,291,155	295,529,787
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	283,291,155	295,529,787
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	200,000	200,000
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	15,000,000	15,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	3,236,734	3,236,734
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	17,152,978	16,081,468
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)	35,389,712	34,318,202
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	38,089,712	37,018,202
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	321,380,867	332,547,989

DETAILS OF WRITE-IN LINES		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	NONE	
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	NONE	
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	NONE	
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)		

SUMMARY OF OPERATIONS

	1	2
	Current Year	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)	92,551,542	100,851,766
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	8,190,275	10,195,319
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	738,810	928,649
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)	103,864	118,767
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	2,355,777	2,796,576
9. Totals (Lines 1 to 8.3)	103,940,268	114,891,077
10. Death benefits	6,559,395	5,622,693
11. Matured endowments (excluding guaranteed annual pure endowments)	390,806	201,421
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	62,324	78,349
13. Disability benefits and benefits under accident and health contracts	82,723,293	91,530,206
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	3,209,636	3,963,436
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	245,174	167,383
18. Payments on supplementary contracts with life contingencies	415,240	453,357
19. Increase in aggregate reserves for life and accident and health contracts	(18,296,812)	(20,013,940)
20. Totals (Lines 10 to 19)	75,309,056	82,002,905
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	7,349,260	7,458,540
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	2,000,589	2,483,293
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	13,157,003	14,392,888
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,653,620	2,665,690
25. Increase in loading on deferred and uncollected premiums	(115,272)	(3,783)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	100,354,256	108,999,533
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	3,586,012	5,891,544
30. Dividends to policyholders	335,481	401,624
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	3,250,531	5,489,920
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	998,793	307,914
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)	2,251,738	5,182,006
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 0 (excluding taxes of \$ 292,838 transferred to the IMR)		7,701
35. Net income (Line 33 plus Line 34)	2,251,738	5,189,707
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	37,018,202	32,278,904
37. Net income (Line 35)	2,251,738	5,189,707
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (852,195)	(1,653,436)	406,571
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	490,886	(759,097)
41. Change in nonadmitted assets	426,395	1,020,983
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	(44,073)	(56,866)
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	(400,000)	(600,000)
53. Aggregate write-ins for gains and losses in surplus		(462,000)
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,071,510	4,739,298
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	38,089,712	37,018,202

DETAILS OF WRITE-IN LINES		
08.301. Miscellaneous Income	52	13,450
08.302. Gain on Reinsurance		
08.303. Gain on Reinsurance - Savers	2,355,725	2,783,126
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)	2,355,777	2,796,576
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. Audit Adjustments		(462,000)
5302.		
5303.		
5398. Summary of write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)		(462,000)

NONE

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	94,120,717	99,992,627
2. Net investment income	9,005,471	10,889,790
3. Miscellaneous income	8,323,027	2,796,576
4. Total (Lines 1 through 3)	111,449,215	113,678,993
5. Benefit and loss related payments	93,435,970	104,207,385
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	25,640,337	26,339,982
8. Dividends paid to policyholders	365,936	395,280
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	100,000	205,848
10. Total (Lines 5 through 9)	119,542,243	131,148,495
11. Net cash from operations (Line 4 minus Line 10)	(8,093,028)	(17,469,502)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	67,843,225	50,964,932
12.2 Stocks		
12.3 Mortgage loans	42,244	119,185
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)	67,885,469	51,084,117
13. Cost of investments acquired (long-term only):		
13.1 Bonds	10,830,097	29,297,635
13.2 Stocks		40
13.3 Mortgage loans		
13.4 Real estate	28,854	119,776
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	10,858,951	29,417,451
14. Net increase (decrease) in contract loans and premium notes	(337,533)	(367,581)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	57,364,051	22,034,247
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	143,305	(149,971)
16.5 Dividends to stockholders	400,000	800,000
16.6 Other cash provided (applied)	(270,085)	(911,951)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(526,780)	(1,861,922)
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)	48,744,243	2,702,823
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	29,386,557	26,683,734
19.2 End of year (Line 18 plus Line 19.1)	78,130,800	29,386,557

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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supple- mentary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	92,551,542		6,602,608	70,847				4,660,416		81,217,671		
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	8,190,277		4,569,324	399,685	53,237			107,293		3,060,738		
4. Amortization of Interest Maintenance Reserve (IMR)	738,810		321,974	36,054	4,802			9,678		366,302		
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	103,864		103,864									
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	2,355,773		2,355,773									
9. Totals (Lines 1 to 8.3)	103,940,266		13,953,543	506,586	58,039			4,777,387		84,644,711		
10. Death benefits	6,559,395		6,559,395									
11. Matured endowments (excluding guaranteed annual pure endowments)	390,806		390,806									
12. Annuity benefits	62,324			62,324								
13. Disability benefits and benefits under accident and health contracts	82,723,292		79,641					4,641,998		78,001,653		
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	3,209,636		2,913,791	295,845								
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	245,174		204,461	135,716	(95,003)							
18. Payments on supplementary contracts with life contingencies	415,240				415,240							
19. Increase in aggregate reserves for life and accident and health contracts	(18,296,813)		(3,285,785)	(241,020)	(242,906)			(596,016)		(13,931,086)		
20. Totals (Lines 10 to 19)	75,309,054		6,862,309	252,865	77,331			4,045,982		64,070,567		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	7,349,260		620,765	79				49,283		6,679,133		
22. Commissions and expense allowances on reinsurance assumed	2,000,589		497,094					162,560		1,340,935		
23. General insurance expenses	13,157,002		3,855,137					139,812		9,162,053		
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,653,620		188,919					133,754		2,330,947		
25. Increase in loading on deferred and uncollected premiums	(115,272)		(115,272)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	100,354,253		11,908,952	252,944	77,331			4,531,391		83,583,635		
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	3,586,013		2,044,591	253,642	(19,292)			245,996		1,061,076		
30. Dividends to policyholders	335,481		335,481									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	3,250,532		1,709,110	253,642	(19,292)			245,996		1,061,076		
32. Federal income taxes incurred (excluding tax on capital gains)	998,794		525,161	77,937	(5,928)			10,767		390,857		
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)	2,251,738		1,183,949	175,705	(13,364)			235,229		670,219		

DETAILS OF WRITE-IN LINES											
08.301. Gain on Reinsurance - Savers	2,355,773		2,355,773								
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)	2,355,773		2,355,773								
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

(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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	119,351,279		106,937,553	10,996,390	1,417,336			
2. Tabular net premiums or considerations	6,279,319		6,279,319					
3. Present value of disability claims incurred	958		958		X X X			
4. Tabular interest	4,642,661		4,239,453	329,875	73,333			
5. Tabular less actual reserve released	(188,673)		(207,009)	(80,665)	99,001			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	130,085,544		117,250,274	11,245,600	1,589,670			
9. Tabular cost	6,610,246		6,610,246		X X X			
10. Reserves released by death	3,676,256		3,676,256	X X X	X X X			X X X
11. Reserves released by other terminations (net)	3,660,269		3,232,363	427,906				
12. Annuity, supplementary contract, and disability payments involving life contingencies	557,205		79,641	62,324	415,240			
13. Net transfers to or (from) Separate Accounts								
14. Total deductions (Lines 9 to 13)	14,503,976		13,598,506	490,230	415,240			
15. Reserve December 31, current year	115,581,568		103,651,768	10,755,370	1,174,430			

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 5,655,080	5,167,112
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 2,957,267	2,897,425
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	134	134
3. Mortgage loans	(c) 95,821	95,717
4. Real estate	(d) 1,905,510	1,913,536
5. Contract loans	473,920	479,999
6. Cash, cash equivalents and short-term investments	(e) 1,411,514	1,451,335
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	169,234	169,234
10. Total gross investment income	12,668,480	12,174,492
11. Investment expenses		(g) 2,196,277
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 334,643
13. Interest expense		(h) 1,151,998
14. Depreciation on real estate and other invested assets		(i) 301,299
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		3,984,217
17. Net investment income (Line 10 minus Line 16)		8,190,275

DETAILS OF WRITE-IN LINES		
0901. Mortgage Loan Settlement	156,741	156,741
0902. Interest on Agents Balances	12,493	12,493
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	169,234	169,234
1501.	NONE	
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$ 80,880 accrual of discount less \$ 100,789 amortization of premium and less \$ 51,628 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 \$ 619,860 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 \$ 1,151,998 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 301,299 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	815,315		815,315		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	45,972		45,972		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)				(1,094)	
2.21 Common stocks of affiliates				(2,504,537)	
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)	861,287		861,287	(2,505,631)	

DETAILS OF WRITE-IN LINES					
0901.	NONE				
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)					

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	
FIRST YEAR (other than single)										
1. Uncollected	98,595		97,194					375		1,026
2. Deferred and accrued	14,722		14,722							
3. Deferred, accrued and uncollected:										
3.1 Direct	21,770		20,369					375		1,026
3.2 Reinsurance assumed	116,787		116,787							
3.3 Reinsurance ceded	25,240		25,240							
3.4 Net (Line 1 + Line 2)	113,317		111,916					375		1,026
4. Advance	17,030		389					39		16,602
5. Line 3.4 - Line 4	96,287		111,527					336		(15,576)
6. Collected during year:										
6.1 Direct	1,979,022		102,222					35,920		1,840,880
6.2 Reinsurance assumed	490,270		490,270							
6.3 Reinsurance ceded	61,173		61,173							
6.4 Net	2,408,119		531,319					35,920		1,840,880
7. Line 5 + Line 6.4	2,504,406		642,846					36,256		1,825,304
8. Prior year (uncollected + deferred and accrued - advance)	472,148		462,179					13,020		(3,051)
9. First year premiums and considerations:										
9.1 Direct	1,898,332		46,741					23,236		1,828,355
9.2 Reinsurance assumed	116,787		116,787							
9.3 Reinsurance ceded	(17,139)		(17,139)							
9.4 Net (Line 7 - Line 8)	2,032,258		180,667					23,236		1,828,355
SINGLE										
10. Single premiums and considerations:										
10.1 Direct										
10.2 Reinsurance assumed										
10.3 Reinsurance ceded										
10.4 Net										
RENEWAL										
11. Uncollected	1,296,810		225,953					31,431		1,039,426
12. Deferred and accrued	1,079,296		1,079,296							
13. Deferred, accrued and uncollected:										
13.1 Direct	2,145,911		1,372,415					31,021		742,475
13.2 Reinsurance assumed	301,340		3,979					410		296,951
13.3 Reinsurance ceded	71,145		71,145							
13.4 Net (Line 11 + Line 12)	2,376,106		1,305,249					31,431		1,039,426
14. Advance	521,835		20,204					3,597		498,034
15. Line 13.4 - Line 14	1,854,271		1,285,045					27,834		541,392
16. Collected during year:										
16.1 Direct	63,608,306		5,302,418	74,551				3,006,910		55,224,427
16.2 Reinsurance assumed	29,467,966		2,556,236					1,651,143		25,260,587
16.3 Reinsurance ceded	1,363,674		1,145,436	3,704						214,534
16.4 Net	91,712,598		6,713,218	70,847				4,658,053		80,270,480
17. Line 15 + Line 16.4	93,566,869		7,998,263	70,847				4,685,887		80,811,872
18. Prior year (uncollected + deferred and accrued - advance)	3,047,585		1,576,322					48,707		1,422,556
19. Renewal premiums and considerations:										
19.1 Direct	62,800,008		5,008,546	74,551				2,988,608		54,728,303
19.2 Reinsurance assumed	29,061,523		2,560,215					1,648,572		24,852,736
19.3 Reinsurance ceded	1,342,247		1,146,820	3,704						191,723
19.4 Net (Line 17 - Line 18)	90,519,284		6,421,941	70,847				4,637,180		79,389,316
TOTAL										
20. Total premiums and annuity considerations:										
20.1 Direct	64,698,340		5,055,287	74,551				3,011,844		56,556,658
20.2 Reinsurance assumed	29,178,310		2,677,002					1,648,572		24,852,736
20.3 Reinsurance ceded	1,325,108		1,129,681	3,704						191,723
20.4 Net (Lines 9.4 + 10.4 + 19.4)	92,551,542		6,602,608	70,847				4,660,416		81,217,671

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	21,294		21,294								
22. All other	234,140		234,140								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed	93,437		93,437								
23.3 Net ceded less assumed	(93,437)		(93,437)								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	103,864		103,864								
25.2 Reinsurance assumed	1,907,152		403,657					162,560		1,340,935	
25.3 Net ceded less assumed	(1,803,288)		(299,793)					(162,560)		(1,340,935)	
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	103,864		103,864								
26.2 Reinsurance assumed (Page 6, Line 22)	2,000,589		497,094					162,560		1,340,935	
26.3 Net ceded less assumed	(1,896,725)		(393,230)					(162,560)		(1,340,935)	
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	998,672		94,318	79				6,147		898,128	
28. Single											
29. Renewal	6,350,588		526,447					43,136		5,781,005	
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	7,349,260		620,765	79				49,283		6,679,133	

EXHIBIT 2 – GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	123,873		87,133		619,860	830,866
2. Salaries and wages	2,272,468		4,847,595		227,261	7,347,324
3.11 Contributions for benefit plans for employees	193,734		424,796			618,530
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	28,422		62,320			90,742
3.32 Other agent welfare						
4.1 Legal fees and expenses	378,465		1,533,686			1,912,151
4.2 Medical examination fees	6,086		13,345			19,431
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	302,158		1,224,461			1,526,619
4.5 Expense of investigation and settlement of policy claims	1,310		2,873			4,183
5.1 Traveling expenses	66,247		145,258			211,505
5.2 Advertising						
5.3 Postage, express, telegraph and telephone	201,920		442,745			644,665
5.4 Printing and stationery	60,654		132,994			193,648
5.5 Cost or depreciation of furniture and equipment	25,465		55,836			81,301
5.6 Rental of equipment	29,378		64,417			93,795
5.7 Cost or depreciation of EDP equipment and software	134,567		295,063			429,630
6.1 Books and periodicals	13,241		29,033			42,274
6.2 Bureau and association fees	7,009		28,404			35,413
6.3 Insurance, except on real estate	46,885		102,803			149,688
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					370,412	370,412
6.6 Sundry general expenses	15,177		33,277			48,454
6.7 Group service and administration fees	(106,953)		(433,413)			(540,366)
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance	1,547		3,393			4,940
7.2 Agents' balances charged off (less \$ 0 recovered)						
7.3 Agency conferences other than local meetings	53,484		117,277			170,761
9.1 Real estate expenses					934,147	934,147
9.2 Investment expenses not included elsewhere					44,597	44,597
9.3 Aggregate write-ins for expenses			88,569			88,569
10. General expenses incurred	3,855,137		9,301,865		2,196,277	(a) 15,353,279
11. General expenses unpaid December 31, prior year	86,794		525,188			611,982
12. General expenses unpaid December 31, current year	77,551		457,855			535,406
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)	3,864,380		9,369,198		2,196,277	15,429,855

DETAILS OF WRITE-IN LINES						
09.301. Amortization of Goodwill			88,569			88,569
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 9.3 above)			88,569			88,569

(a) Includes management fees of \$ 3,961,783 to affiliates and \$ 170,763 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes				334,643	334,643
2. State insurance department licenses and fees	16,226	211,684			227,910
3. State taxes on premiums	121,120	1,580,168			1,701,288
4. Other state taxes, incl. \$ 0 for employee benefits	6,076	79,270			85,346
5. U.S. Social Security taxes	41,955	547,360			589,315
6. All other taxes	3,543	46,219			49,762
7. Taxes, licenses and fees incurred	188,920	2,464,701		334,643	2,988,264
8. Taxes, licenses and fees unpaid December 31, prior year	50,827	307,554		129,651	488,032
9. Taxes, licenses and fees unpaid December 31, current year	63,225	373,277		187,208	623,710
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	176,522	2,398,978		277,086	2,852,586

EXHIBIT 4 – DIVIDENDS OR REFUNDS

	Insurance	
	1 Life	2 Accident and Health
1. Applied to pay renewal premiums	21,294	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	234,140	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	255,434	
6. Paid-in cash	80,886	
7. Left on deposit	29,616	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	365,936	
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	347,088	
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	347,088	
16. Total from prior year	377,543	
17. Total dividends or refunds (Lines 9 + 15 - 16)	335,481	

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		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE						
0100001	01CSO 4.50% CRVM	421,532		421,532		
0100002	01CSO 4.00% CRVM	1,925,995		1,925,995		
0100003	130% 41CSO 3.00% NLP	43,908		43,908		
0100004	130% 41SSI 3.00% NLP	63,838		63,838		
0100005	41CSO 2.50% CRVM	1,159,948		1,159,948		
0100006	41CSO 2.50% NLP	232,411		232,411		
0100007	41CSO 3.00% CRVM	764,825		764,825		
0100008	41CSO 3.00% NLP	553,911		553,911		
0100009	41SSI 3.00% CRVM	46,151		46,151		
0100010	58CET 2.50% NLP	63,476		63,476		
0100011	58CET 3.00% CRVM	464,599		464,599		
0100012	58CET 3.00% NLP	656,485		656,485		
0100013	58CET 3.50% CRVM	5,823		5,823		
0100014	58CET 3.50% NLP	254,181		254,181		
0100015	58CET 4.00% CRVM	680,001		680,001		
0100016	58CET 4.00% NLP	121,739		121,739		
0100017	58CET 4.25% NLP	27,909		27,909		
0100018	58CET 4.50% NLP	36,919		36,919		
0100019	58CET 5.00% NLP	29,388		29,388		
0100020	58CSO 2.50% CRVM	574,518		574,518		
0100021	58CSO 2.50% MOD	115,650		115,650		
0100022	58CSO 2.50% NJ	69,243		69,243		
0100023	58CSO 2.50% NLP	193,402		193,402		
0100024	58CSO 3.00% CRVM	15,354,363		15,354,363		
0100025	58CSO 3.00% MOD	159,719		159,719		
0100026	58CSO 3.00% NLP	8,314,292		8,314,292		
0100027	58CSO 3.50% CRVM	3,458,789		3,458,789		
0100028	58CSO 3.50% NLP	847,329		847,329		
0100029	58CSO 4.00% CRVM	7,997,267		7,997,267		
0100030	58CSO 4.00% NLP	898,011		898,011		
0100031	58CSO 4.25% CRVM	513,756		513,756		
0100032	58CSO 4.25% NLP	43,807		43,807		
0100033	58CSO 4.50% CRVM	1,027,129		1,027,129		
0100034	58CSO 4.50% NLP	524,934		524,934		
0100035	58CSO 5.00% NLP	158,830		158,830		
0100036	61CET 3.50% CRVM	9,022		9,022		
0100037	61CSI 3.50% CRVM	27,599		27,599		
0100038	80CET 4.50% CRVM	169,978		169,978		
0100039	80CET 5.00% CRVM	136,471		136,471		
0100040	80CET 5.00% NLP	599,824		599,824		
0100041	80CET 5.50% CRVM	46,604		46,604		
0100042	80CSO 3.00% CRVM	63,158		63,158		
0100043	80CSO 3.00% NLP	288,392		288,392		
0100044	80CSO 4.00% CRVM	6,103,332		6,103,332		
0100045	80CSO 4.00% NLP	4,237		4,237		
0100046	80CSO 4.50% CRVM	4,507,745		4,507,745		
0100047	80CSO 4.50% NLP	322,235		322,235		
0100048	80CSO 5.00% CRVM	26,340,785		26,340,785		
0100049	80CSO 5.00% NLP	3,174,034		3,174,034		
0100050	80CSO 5.25% CRVM	6,098		6,098		
0100051	80CSO 5.50% CRVM	5,337,585		5,337,585		
0100052	80CSO 5.50% NLP	19,101		19,101		
0100053	80CSO 6.00% CRVM	120,382		120,382		
0100054	80CSO 6.00% NLP	3,757,515		3,757,515		
0100055	AE 3.50% CRVM	1,437,076		1,437,076		
0100056	AE 4.00% CRVM	6,556		6,556		
0100057	SSI 3.5% FPT	70,491		70,491		
0100058	GIB	170		170		
0100059	substd	155,288		155,288		
0199997	Totals (Gross)	100,507,756		100,507,756		
0199998	Reinsurance ceded	710,632		710,632		
0199999	Totals (Net)	99,797,124		99,797,124		
ANNUITIES (excluding supplementary contracts with life contingencies):						
0200001	37 SA 2.50%	6,963	X X X	6,963	X X X	
0200002	71 GAM ANB 11.25%	4,725	X X X	4,725	X X X	
0200003	71 IAM ANB 6.00%	1,232	X X X	1,232	X X X	
0200004	71 IAM ANB 7.50%	9,381	X X X	9,381	X X X	
0200005	83 IAM 5.00%	87,737	X X X	87,737	X X X	
0200006	83 IAM ANB 11.25%	33,162	X X X	33,162	X X X	
0200007	83 IAM ANB 4.00%	13,504	X X X	13,504	X X X	
0200008	83 IAM ANB 5.00%	1,891	X X X	1,891	X X X	
0200009	83 IAM ANB 6.00%	48,329	X X X	48,329	X X X	
0200010	83 IAM ANB 6.75%	92,564	X X X	92,564	X X X	
0200011	FPA 2.50%	20,208	X X X	20,208	X X X	
0200012	FPA 3.50%	486,728	X X X	486,728	X X X	
0200013	FPA 4.00%	3,560,986	X X X	3,560,986	X X X	
0200014	INT ACCUM 3.00%	4,374,826	X X X	4,374,826	X X X	
0200015	INT ACCUM 3.00%	42,736	X X X	42,736	X X X	

EXHIBIT 5 – AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200016	INT ACCUM 4.00%	27,831	X X X	27,831	X X X	
0200017	INT ONLY 6.75%	613,030	X X X	613,030	X X X	
0200018	SPDA 4.00%	1,185,801	X X X	1,185,801	X X X	
0200019	SPDA 5.00%	143,735	X X X	143,735	X X X	
0299997	Totals (Gross)	10,755,369	X X X	10,755,369	X X X	
0299998	Reinsurance ceded		X X X		X X X	
0299999	Totals (Net)	10,755,369	X X X	10,755,369	X X X	
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0300001	71 GAM ANB 6.00%	9,720		9,720		
0300002	71 IAM 7.50%	114,762		114,762		
0300003	71 IAM ANB 6.00%	2,514		2,514		
0300004	71 IAM ANB 7.00%	2,389		2,389		
0300005	71 IAM ANB 7.40%	28,513		28,513		
0300006	71 IAM ANB 7.50%	4,749		4,749		
0300007	71 IAM ANB 8.00%	9,676		9,676		
0300008	83 GAM 5.50%	3,389		3,389		
0300009	83 GAM ANB 11.25%	1,986		1,986		
0300010	83 IAM 6.75%	74,494		74,494		
0300011	83 IAM 8.00%	57,799		57,799		
0300012	83 IAM 8.25%	70,898		70,898		
0300013	83 IAM 8.75%	105,599		105,599		
0300014	83 IAM ANB 11.00%	980		980		
0300015	83 IAM ANB 11.25%	3,811		3,811		
0300016	83 IAM ANB 3.00%	33,433		33,433		
0300017	83 IAM ANB 5.00%	38,541		38,541		
0300018	83 IAM ANB 5.25%	86,983		86,983		
0300019	83 IAM ANB 6.00%	203,865		203,865		
0300020	83 IAM ANB 6.25%	16,426		16,426		
0300021	83 IAM ANB 6.75%	53,146		53,146		
0300022	83 IAM ANB 7.00%	17,816		17,816		
0300023	83 IAM ANB 7.25%	25,387		25,387		
0300024	83 IAM ANB 7.50%	15,538		15,538		
0300025	83 IAM ANB 7.75%	26,959		26,959		
0300026	83 IAM ANB 8.00%	37,308		37,308		
0300027	83 IAM ANB 8.25%	168,138		168,138		
0300028	83 IAM ANB 8.75%	65,739		65,739		
0300029	83 IAM ANB 9.25%	6,251		6,251		
0300030	A2000 ANB 5.25%	39,093		39,093		
0300031	A2000 ANB 5.50%	8,156		8,156		
0300032	A2000 ANB 5.75%	15,403		15,403		
0300033	A2000 ANB 6.50%	36,742		36,742		
0399997	Totals (Gross)	1,386,203		1,386,203		
0399998	Reinsurance ceded	211,776		211,776		
0399999	Totals (Net)	1,174,427		1,174,427		
ACCIDENTAL DEATH BENEFITS:						
0400001	59ADB/58CSO 3.00%	118,216		118,216		
0499997	Totals (Gross)	118,216		118,216		
0499998	Reinsurance ceded					
0499999	Totals (Net)	118,216		118,216		
DISABILITY — ACTIVE LIVES:						
0500001	52DIS/58CSO 3.00%	86,987		86,987		
0500002	52DIS/58CSO 3.50%	185,436		185,436		
0599997	Totals (Gross)	272,423		272,423		
0599998	Reinsurance ceded	1,121		1,121		
0599999	Totals (Net)	271,302		271,302		
DISABILITY — DISABLED LIVES:						
0600001	26DIS/41CSO 2.50%	1,426		1,426		
0600002	52DIS/58CSO 3.00%	1,945,330		1,945,330		
0600003	70DIS/58CSO 3.50%	39,270		39,270		
0600004	IBNR	12,074		12,074		
0699997	Totals (Gross)	1,998,100		1,998,100		
0699998	Reinsurance ceded	292,559		292,559		
0699999	Totals (Net)	1,705,541		1,705,541		

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. Yes [] No [X]

- 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. Yes [] No [X]

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

- 4.4 Basis of regular assessments

- 4.5 Basis of special assessments

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

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

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

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
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	
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	6,598,887	148,038			45,353	6,362,737	39,248	1,033	2,478
2. Additional contract reserves (a)	102,629,773	2,719,623			1,506,848	98,333,679	11,951	13,571	44,101
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)	109,228,660	2,867,661			1,552,201	104,696,416	51,199	14,604	46,579
8. Reinsurance ceded	1,193,043				101,175	1,091,868			
9. Totals (Net)	108,035,617	2,867,661			1,451,026	103,604,548	51,199	14,604	46,579
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	15,302,744	87,928			3,918,288	8,611,652		1,441,371	1,243,505
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	15,302,744	87,928			3,918,288	8,611,652		1,441,371	1,243,505
15. Reinsurance ceded	1,887,219				1,404,594	482,625			
16. Totals (Net)	13,415,525	87,928			2,513,694	8,129,027		1,441,371	1,243,505
17. TOTAL (Net)	121,451,142	2,955,589			3,964,720	111,733,575	51,199	1,455,975	1,290,084
18. TABULAR FUND INTEREST									

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DETAILS OF WRITE-IN LINES									
0601.									
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.									
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)									

NONE

NONE

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

EXHIBIT 7 – DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	4,172,203		1,159,842	373,689	1,475,703	1,162,969
2. Deposits received during the year	1,359,080			5,388	28,478	1,325,214
3. Investment earnings credited to the account	168,157		57,198	9,847	54,020	47,092
4. Other net change in reserves	(128,725)		161,049	(80,073)		(209,701)
5. Fees and other charges assessed	20					20
6. Surrender charges						
7. Net surrender or withdrawal payments	1,215,775		109,280	32,099	85,689	988,707
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	4,354,920		1,268,809	276,752	1,472,512	1,336,847
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	4,354,920		1,268,809	276,752	1,472,512	1,336,847

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	293,712								7,736		285,976
1.2 Reinsurance assumed	99,218								2,165		97,053
1.3 Reinsurance ceded											
1.4 Net	392,930								9,901		383,029
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	2,177,576		657,223						55,728		1,464,625
2.22 Reinsurance assumed	837,895		193,991						8,959		634,945
2.23 Reinsurance ceded	19,974		19,974								
2.24 Net	2,995,497		(b) 831,240	(b)		(b)	(b)		(b) 64,687	(b)	(b) 2,099,570
3. Incurred but unreported:											
3.1 Direct	21,887,504		359,403						1,283,311		20,244,790
3.2 Reinsurance assumed	9,074,210		151,924						733,281		8,189,005
3.3 Reinsurance ceded	121,469										121,469
3.4 Net	30,840,245		(b) 511,327	(b)		(b)	(b)		(b) 2,016,592	(b)	(b) 28,312,326
4. TOTALS											
4.1 Direct	24,358,792		1,016,626						1,346,775		21,995,391
4.2 Reinsurance assumed	10,011,323		345,915						744,405		8,921,003
4.3 Reinsurance ceded	141,443		19,974								121,469
4.4 Net	34,228,672	(a)	(a) 1,342,567						2,091,180		30,794,925

(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	64,168,265		5,413,860	85,294	415,240				2,692,471		55,561,400
1.2 Reinsurance assumed	27,943,680		2,489,207						2,117,506		23,336,967
1.3 Reinsurance ceded	1,885,612		1,002,696	22,970							859,946
1.4 Net	(d) 90,226,333		6,900,371	62,324	415,240				4,809,977		78,038,421
2. Liability December 31, current year from Part 1:											
2.1 Direct	24,358,792		1,016,626						1,346,775		21,995,391
2.2 Reinsurance assumed	10,011,323		345,915						744,405		8,921,003
2.3 Reinsurance ceded	141,443		19,974								121,469
2.4 Net	34,228,672		1,342,567						2,091,180		30,794,925
3. Amounts recoverable from reinsurers December 31, current year	188,113		2,500								185,613
4. Liability December 31, prior year:											
4.1 Direct	21,244,012		1,532,002						1,373,346		18,338,664
4.2 Reinsurance assumed	13,995,605		427,945						885,813		12,681,847
4.3 Reinsurance ceded	663,349		552,259								111,090
4.4 Net	34,576,268		1,407,688						2,259,159		30,909,421
5. Amounts recoverable from reinsurers December 31, prior year	460,435		197,093								263,342
6. Incurred benefits:											
6.1 Direct	67,283,045		4,898,484	85,294	415,240				2,665,900		59,218,127
6.2 Reinsurance assumed	23,959,398		2,407,177						1,976,098		19,576,123
6.3 Reinsurance ceded	1,091,384		275,818	22,970							792,596
6.4 Net	90,151,059		7,029,843	62,324	415,240				4,641,998		78,001,654

- (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: \$ 390,806 in Line 1.1, \$ 390,806 in Line 1.4.
 \$ 390,806 in Line 6.1, and \$ 390,806 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 \$ 79,641 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. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	266,571	598,394	331,823
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset			
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software		49,885	49,885
19. Furniture and equipment, including health care delivery assets	1,267,110	1,311,797	44,687
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets			
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,533,681	1,960,076	426,395
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	1,533,681	1,960,076	426,395

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page	NONE		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301.			
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page	NONE		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)			

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The financial statements of Central United Life Insurance Company, (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Arkansas Department of Insurance.

The Arkansas Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Arkansas for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Arkansas Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective March 2008, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Arkansas. 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.

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

Premium and Annuity considerations for Life and Accident and Health are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs are carried as a Goodwill asset, and amortized over 10 years.

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 including anticipated prepayments at the date of purchase. 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 depreciation cost, less encumbrances, except where permanent impairments have been recognized.
- (7) Mortgage loans and policy loans are stated at the aggregate unpaid balance.
- (8) Other invested assets are stated on the equity 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 items.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

A. The Company has no 2007 adjustments to the December 31, 2008 financial statements.

B. The Company prepares its statutory basis financial statements in conformity with accounting practices prescribed or permitted by the State of Arkansas. Effective January 1, 2001, the State of Arkansas required that insurance companies domiciled in the State of Arkansas prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual – Version effective January 1, 2001 subject to any deviations prescribed or permitted by the State of Arkansas insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual – Version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and

NOTES TO FINANCIAL STATEMENTS

the amount of the capital and surplus that would have been reported at the date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle of \$3,521,727 as of December 31, 2001. This change in accounting principle was recorded as an increase to unassigned funds (surplus) and is entirely made up of deferred tax asset.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method

- (1) In July, 2008 the Company purchased a block of business from the Office of the Ohio Insurance Liquidator.
- (2) The purchase was accounted for as a statutory purchase.
- (3) The purchase resulted in goodwill in the amount of \$55,078.
- (4) Goodwill for this purchase will be amortized over the next ten years.

B. Statutory Merger

Not Applicable

4. DISCONTINUED OPERATIONS

Not applicable

5. INVESTMENTS

A. Mortgage Loans

- (1) There were no new loans in 2008. The maximum and minimum lending rates for mortgage loans during 2008 were:
Maximum 9.0%, minimum 5.8%.
- (2) During the year ended December 31, 2008, interest rates stayed the same.
- (3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured, guaranteed, refinanced, or purchase money mortgages was 90%.
- (4) As of December 31, 2008, there were no loans that had interest more than 180 days overdue.
- (5) As of December 31, 2008, there were no taxes, assessments, or other amounts advanced by the Company on account of mortgage loans outstanding.
- (6) As of December 31, 2008 and 2007, the Company had no impaired mortgage loans.

B. Debt Restructuring

The Company did not restructure any loans during the year ended December 31, 2008.

C. Reverse Mortgages

The Company did not have any reverse mortgages as of December 31, 2008.

D. Loan-Backed Securities

- (7) 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.
- (8) Payment assumptions for loan-backed securities were obtained from broker dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all loan-backed securities.
- (9) The Company used Interactive Data Corp pricing services in determining the fair value of its loan-backed securities.
- (10) For the year ended December 31, 2008, the Company did not use the prospective method to value any loan-backed securities.

E. Repurchase Agreements

The Company did not have any repurchase agreements as of December 31, 2008.

NOTES TO FINANCIAL STATEMENTS

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, 2008.

7. INVESTMENT INCOME

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

- (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, 2008 was \$-0-.

8. DERIVATIVE INSTRUMENTS

The Company does not own any derivative investments.

9. INCOME TAXES

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

	2008	2007
Total of gross deferred tax assets	\$ 9,562,560	\$ 10,525,548
Total of deferred tax liabilities	6,893,747	9,199,816
Net deferred tax asset	2,668,813	1,325,732
Deferred tax assets non-admitted	-	-
Net admitted deferred tax asset	2,668,813	1,325,732
Increase/(Decrease) in deferred tax assets non-admitted	\$ -	\$ (682,240)

B. The Company does not have any deferred tax liabilities that are not recognized in the financial statements.

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

	2008	2007
Current year expense - operations	\$ 998,793	\$ 307,914
Current year expense - realized gains	292,836	67,587
Current income taxes incurred	\$ 1,291,629	\$ 375,501

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities at December 31 are as follows:

	2008	2007
Deferred tax assets:		
Policy reserves	\$ 4,150,860	4,467,120
Deferred policy acquisition costs	4,790,865	5,126,029
Other	235,852	378,165
Real estate, furniture and equipment	384,983	554,235
NOL carryforward	-	-
Total deferred tax assets	9,562,560	10,525,549
Non-admitted deferred tax assets	-	-
Admitted deferred tax assets	9,562,560	10,525,549
Deferred tax liabilities:		
Unrealized capital gains	2,550,358	3,402,212
Policy reserves	3,836,469	5,090,475
Other	506,920	707,130
Total deferred tax liabilities	6,893,747	9,199,816
Net admitted tax asset	\$ 2,668,813	\$ 1,325,732

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of non-admitted assets as the change in non-admitted assets is reported separately for the change in net deferred income taxes in the surplus section of the Annual Statement):

	2008	2007	Change
Total admitted deferred tax assets	\$ 9,562,560	\$ 10,525,549	\$ (962,989)
Total deferred tax liabilities	6,893,747	9,199,816	(2,306,069)
Change in deferred income tax	\$ 2,668,813	\$ 1,325,732	\$ 1,343,080

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

	Amount	Effective Tax Rate
Income tax at expected rate	\$ 1,105,181	34.0%
Deferred policy acquisition costs	(335,164)	-10.3%
IMR amortization	(251,195)	-7.7%
Tax on statutory capital gains	292,836	9.0%
Other	479,973	14.8%
Total	\$ 1,291,629	39.7%

- E. The Company has no net operating loss carryforward. The company has \$389,218 AMT credit.
- F. The Company is subject to taxation as a life insurance company and files a consolidated return with its parent, Harris Insurance Holdings, Inc.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

- A. 100% of the Company is owned by Harris Insurance Holding Company domiciled in the state of Delaware.

The Company does not hold assets of its parent. The Company holds commons stock in affiliates and the value of such stocks is reflected in Schedule D.

Company	Relationship	Asset Category	Book Value	Statement Value
Manhattan Insurance Group	Affiliate	Common Stock	\$ 13,898,553	\$ 20,372,659
Investors Consolidated	Subsidiary	Common Stock	5,577,044	7,425,902
Worksite Solutions	Subsidiary	Common Stock	150,000	320,029
			\$ 19,625,597	\$ 28,118,590

- B. Not applicable.
- C. Amounts due from or to parent, subsidiaries and affiliates are generally settled within 60 days.
- D. The 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.
- E. The Company and several of its affiliates have entered into contracts indefinite in duration for the performance of various services. All affiliated and unaffiliated management, service, and administrative fees were allocated to the appropriate classifications on Exhibit 2. 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.
- F. There were no material management or service contracts and cost-sharing arrangements involving the Company and any related party.
- G. 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.
- H. None of the Company's investments in subsidiary, controlled or affiliated companies exceeded 10% of its admitted assets as of December 31, 2008.
- I. The Company did not recognize any impairment write-downs for its investments in subsidiary, controlled or affiliated companies during the year ended December 31, 2008.

NOTES TO FINANCIAL STATEMENTS

11. DEBT

Not applicable.

12. RETIREMENT PLANS, DEFERRED COMPENSATION AND OTHER POSTRETIREMENT BENEFIT PLANS

A. Defined Contribution Plans

(1) Retirement Plans

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 Company's 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. At December 31, 2008, the Company contributed \$41,097 with an administration fee of \$5,732.

(2) Post-retirement Benefit Plans

Not applicable

B. Deferred Contribution Plans

Not applicable

13. CAPITAL AND SURPLUS AND SHAREHOLDERS' DIVIDEND RESTRICTIONS

A. The Company has 150 common shares authorized and 100 shares issued and outstanding.

B. The Company has 100,000 preferred shares authorized and 20,000 shares issued and outstanding.

C. Under Arkansas insurance regulations, the Company is required to maintain a combined capital and surplus of \$750,000. Additionally, the Company is limited by the laws of the state of incorporation, Arkansas, 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, 2008.

I. The portion of unassigned funds (surplus) represented or reduced by each item below at December 31, 2008 are as follows:

(1) Unrealized gains and losses net of tax	\$ 5,942,490
(2) Non-admitted asset values	(1,533,681)
(3) Separate account business	-
(4) Asset valuation reserves	(1,148,793)

J. The Company issued \$15,000,000 principal amount of its Floating Rate Surplus Notes due May 23, 2033 to InCapS Funding I, Ltd. pursuant to an Indenture by and between the Issuer and Wilmington Trust Company, as Trustee on May 22, 2003 for \$15,000,000 cash. The Texas Department of Insurance has approved this subordinated indebtedness agreement pursuant to the provisions of article 1.39, Texas Insurance Code and 28 Texas Administrative Code Section 7.7. The interest rate is capped at 12.5% during the first five years of the insurance of the surplus note. In the event the tax status of the interest deduction changes for the Company within five years of the issuance of the surplus note, the Company can redeem the surplus note for a Special Redemption Price specified in the Indenture. On or after five years of the issuance date of the surplus note, the Company may redeem the outstanding principal amount of the surplus note at 100% (no premium) with the prior approval of the Texas Department of Insurance. The interest payments of \$1,151,998 were paid in 2008. The state of Arkansas has approved this agreement as part of the redomestication that became effective May 15, 2006.

NOTES TO FINANCIAL STATEMENTS

K. The Company did not enter into quasi-reorganization during the year ended December 31, 2008.

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 CUL 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, 2008.

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 leases office space with a commercial building which will expire May 31, 2012. The company does not perceive this lease to have a material financial effect at this time.

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

A. The Company does not have any transfers of receivables reported as sales.

B. The Company did not obtain any assets or incur any liabilities related to transfers of financial assets during the year ended December 31, 2008.

C. The Company did not have any wash sales during the year ended December 31, 2008.

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

Not applicable

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

Not applicable

20. OTHER ITEMS

A. The Company was redomesticated from Texas to Arkansas on May 15, 2006.

B. The Company did not have any troubled debt restructuring during the year ended December 31, 2008.

C. Assets in the amount of \$8,483,613 and \$8,974,277 at December 31, 2008 and 2007, 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. SUBSEQUENT EVENTS

No events have occurred subsequent to December 31, 2008 requiring disclosure under the requirements of Statement of Statutory Accounting Principle No. 9, Subsequent Events.

NOTES TO FINANCIAL STATEMENTS

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 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, 2008.

C. COMMUTATION OF REINSURANCE REFLECTED IN INCOME AND EXPENSES

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

23. RETROSPECTIVELY RATED CONTRACTS

Not applicable

24. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Not applicable

25. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable

NOTES TO FINANCIAL STATEMENTS

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, 2008.

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, 2008, 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 Arkansas.

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 included each valuation rate of interest and the mean of the funds held subject to each rate.

F. The Company does not have an "Other increases" (net) under Page 7 Line 7 for 2007.

31. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

	Amount	% of Total
(1) Subject to discretionary withdrawal:		
(1.1) With market value adjustment	\$ -	0.0%
(1.2) At book value less current surrender charge of 5% or more	-	0.0%
(1.3) At market value	-	0.0%
(1.4) Total with adjustment or at market value	-	0.0%
(1.5) At book value without adjustment (minimal or no charge or adjustment)	12,576,931	76.2%
(2) Not subject to discretionary withdrawal	3,919,564	23.8%
(3) Total gross actuarial reserves	16,496,495	100.0%
(4) Reinsurance ceded	211,776	
(5) Total (net)* (3) - (4)	\$ 16,284,719	

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

Life and Accident and Health Annual Statement:

(6) Exhibit 5, Line 0299999 Total (net)	\$ 10,755,370
(7) Exhibit 5, Line 0399999 Total (net)	1,174,430
(8) Exhibit 7, Column 1	4,354,919
(9) Subtotal	\$ 16,284,719

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	\$ 16,284,719

NOTES TO FINANCIAL STATEMENTS

32. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

<u>Type</u>	<u>Gross</u>	<u>Loading</u>	<u>Net of Loading</u>
Ordinary, new business	\$ 111,916	\$ 6,845	\$ 105,071
Ordinary, renewal	1,305,249	376,909	928,340
Group life	-	-	-
Total	<u>\$ 1,417,165</u>	<u>\$ 383,754</u>	<u>\$ 1,033,411</u>

33. SEPARATE ACCOUNTS

Not applicable

34. LOSS/CLAIM ADJUSTMENTS 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 No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Arkansas
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2006
- 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. 12/31/2006
- 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). 05/09/2008
- 3.4 By what department or departments?
 Arkansas Department of Insurance

- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No

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, Dallas, TX

.....

10. 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?

Allen Bailey & Associates, Inc., Austin, TX Actuary/Consultant

.....

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

Yes [] No [X]

11.11 Name of real estate holding company

11.12 Number of parcels involved

11.13 Total book/adjusted carrying value

\$ _____

11.2 If yes, provide explanation:

.....

GENERAL INTERROGATORIES

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

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

.....

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

Yes [] No [X]

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

Yes [] No [X]

12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

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

13.1 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 []

13.11 If the response to 13.1 is no, please explain:

.....

13.2 Has the code of ethics for senior managers been amended?

Yes [] No [X]

13.21 If the response to 13.2 is yes, provide information related to amendment(s).

.....

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

Yes [] No [X]

13.31 If the response to 13.3 is yes, provide the nature of any waiver(s).

.....

BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []

15. 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 []

16. 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

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

Yes [] No [X]

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

18.11 To directors or other officers	\$ _____
18.12 To stockholders not officers	\$ _____
18.13 Trustees, supreme or grand (Fraternal only)	\$ _____

GENERAL INTERROGATORIES

- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 18.21 To directors or other officers | \$ _____ |
| | 18.22 To stockholders not officers | \$ _____ |
| | 18.23 Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 19.1 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]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|----------------------------|----------|
| | 19.21 Rented from others | \$ _____ |
| | 19.22 Borrowed from others | \$ _____ |
| | 19.23 Leased from others | \$ _____ |
| | 19.24 Other | \$ _____ |
- 20.1 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]
- 20.2 If answer is yes:
- | | | |
|--|--|----------|
| | 20.21 Amount paid as losses or risk adjustment | \$ _____ |
| | 20.22 Amount paid as expenses | \$ _____ |
| | 20.23 Other amounts paid | \$ _____ |
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____ 32,527

INVESTMENT

- 22.1 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 22.3)? Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:
-
-
-
-
- 22.3 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 16 where this information is also provided)
- N/A
-
-
-
- 22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No []
- 22.5 If answer to 22.4 is yes, report amount of collateral. \$ _____
- 22.6 If answer to 22.4 is no, report amount of collateral. \$ _____
- 23.1 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 19.1 and 22.3.) Yes [] No [X]
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|--|----------|
| | 23.21 Subject to repurchase agreements | \$ _____ |
| | 23.22 Subject to reverse repurchase agreements | \$ _____ |
| | 23.23 Subject to dollar repurchase agreements | \$ _____ |
| | 23.24 Subject to reverse dollar repurchase agreements | \$ _____ |
| | 23.25 Pledged as collateral | \$ _____ |
| | 23.26 Placed under option agreements | \$ _____ |
| | 23.27 Letter stock or securities restricted as to sale | \$ _____ |
| | 23.28 On deposit with state or other regulatory body | \$ _____ |
| | 23.29 Other | \$ _____ |

GENERAL INTERROGATORIES

23.3 For category (23.27) provide the following:

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

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

24.2 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.

25.1 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]

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

26. 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 3, III Conducting Examinations, F – Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 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
J P Morgan Trust Company	Houston, Texas
.....

26.02 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)
.....
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

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

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

26.05 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(s)	3 Address
.....
.....

27.1 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]

GENERAL INTERROGATORIES

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
27.2999 TOTAL		

27.3 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

28. 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 (+)
28.1 Bonds	218,070,328	222,191,710	4,121,382
28.2 Preferred stocks			
28.3 Totals	218,070,328	222,191,710	4,121,382

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

The Company used Interactive Data Corp pricing services in determining the fair value of its securities.

29.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

29.2 If no, list exceptions:

.....

OTHER

30.1 Amount of payments to Trade associations, service organizations and statistical or Rating Bureaus, if any? \$ 36,601

30.2 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 Company	13,300
MIB Inc	10,366

31.1 Amount of payments for legal expenses, if any? \$ 1,976,295

31.2 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
Adams and Reese	701,873

GENERAL INTERROGATORIES

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

\$ _____

32.2 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
 1.2 If yes, indicate premium earned on U.S. business only. \$ 166,158
 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. \$ 143,967

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 \$ 166,158
 1.65 Total incurred claims \$ 143,967
 1.66 Number of covered lives \$ 115

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		2		
	Current Year		Prior Year		
2.1 Premium Numerator	\$ 5,254,000		\$ 6,099,000		
2.2 Premium Denominator	\$ 92,551,542		\$ 100,851,766		
2.3 Premium Ratio (2.1 / 2.2)	0.057		0.060		
2.4 Reserve Numerator	\$ 39,484,991		\$ 39,620,425		
2.5 Reserve Denominator	\$ 273,020,972		\$ 285,166,510		
2.6 Reserve Ratio (2.4 / 2.5)	0.145		0.139		

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

.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes No
 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes No

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

4.1 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 No

4.2 Net reimbursement of such expenses between reporting entities:
 4.21 Paid \$
 4.22 Received \$ 3,961,783

5.1 Does the reporting entity write any guaranteed interest contracts? Yes No

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: \$

7. Total dividends paid stockholders since organization of the reporting entity:
 7.11 Cash \$ 10,090,167
 7.12 Stock \$

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

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes No

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1		2		3
	Reinsurance Assumed		Reinsurance Ceded		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

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:

	1		2
Attachment Point	Earned Premium		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

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

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

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	2	3	4	5
	2008	2007	2006	2005	2004
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	625,265	569,350	549,747	596,134	553,847
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	521,388	527,485	475,183	450,330	400,472
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	4,112	4,736	5,716	6,134	6,584
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	1,150,765	1,101,571	1,030,646	1,052,598	960,903
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	12,276	4,796	138,287	127,270	54,092
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	3,921	4,226	9,564	87,142	100,499
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	16,197	9,022	147,851	214,412	154,591
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)	6,602,608	7,218,230	7,811,639	8,056,973	7,594,927
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	70,847	78,696	83,826	109,946	162,217
16. Credit life, (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)					27,902
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	4,660,416	5,382,978	6,183,972	7,450,470	7,744,277
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	81,217,671	88,171,862	92,659,553	96,205,440	76,604,960
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	92,551,542	100,851,766	106,738,990	111,822,829	92,134,283
Balance Sheet					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	321,380,867	332,547,989	350,237,790	371,426,237	380,512,699
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	283,291,155	295,529,787	317,958,886	334,793,920	345,075,751
23. Aggregate life reserves (Page 3, Line 1)	115,581,569	119,351,279	120,972,759	118,322,552	117,372,742
24. Aggregate A & H reserves (Page 3, Line 2)	121,451,140	130,889,007	149,281,463	165,357,416	175,267,600
25. Deposit-type contract funds (Page 3, Line 3)	4,354,918	4,172,203	4,089,050	3,962,887	4,242,930
26. Asset valuation reserve (Page 3, Line 24.1)	1,148,793	1,104,720	1,047,854	1,131,871	1,185,125
27. Capital (Page 3, Lines 29 & 30)	2,700,000	2,700,000	2,700,000	2,700,000	2,700,000
28. Surplus (Page 3, Line 37)	35,389,712	34,318,202	29,578,904	33,932,317	32,736,948
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	(8,093,028)	(17,469,502)	(17,951,922)	(17,183,619)	(23,544,260)
Risk-Based Capital Analysis					
30. Total adjusted capital		38,311,694	33,512,358	37,959,798	36,813,670
31. Authorized control level risk-based capital		4,047,227	4,018,648	4,336,619	4,202,102
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No./Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	52.3	70.7	73.7	75.1	61.8
33. Stocks (Lines 2.1 and 2.2)	10.6	11.1	10.0	10.5	9.6
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.6	0.6	0.6	0.6	1.5
35. Real estate (Lines 4.1, 4.2 and 4.3)	4.0	4.0	3.8	3.5	3.5
36. Cash, cash equivalents and short-term investments (Line 5)	29.5	10.7	9.1	7.3	20.7
37. Contract loans (Line 6)	2.9	2.9	2.9	3.0	2.9
38. Other invested assets (Line 7)					
39. Receivables for securities (Line 8)					
40. Aggregate write-ins for invested assets (Line 9)					
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2008	2007	2006	2005	2004
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
43. Affiliated preferred stocks (Sch. D Summary, Line 39, Col. 1)					
44. Affiliated common stocks (Sch. D Summary, Line 53, Col. 1)	28,118,590	30,623,127	29,285,887	33,212,238	31,367,763
45. Affiliated short-term investments (subtotal included in Schedule DA, Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	28,118,590	30,623,127	29,285,887	33,212,238	31,367,763
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	1,533,681	1,960,076	2,981,059	2,424,986	2,322,163
50. Total admitted assets (Page 2, Line 26, Col. 3)	321,380,867	332,547,989	350,237,790	371,426,237	380,512,699
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	8,190,275	10,195,319	11,029,968	12,154,229	11,761,761
52. Realized capital gains (losses)	861,287	198,786	979,619	637,221	3,099,367
53. Unrealized capital gains (losses)		615,633	(3,932,216)	1,849,989	10,202,289
54. Total of above Lines 51, 52 and 53	9,051,562	11,009,738	8,077,371	14,641,439	25,063,417
Benefits and Reserve Increase (Page 6)					
55. 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)	10,301,802	10,016,077	9,822,696	10,235,323	9,965,145
56. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	82,643,651	91,380,028	95,300,724	96,416,343	83,822,273
57. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	(3,285,785)	(592,279)	3,085,388	1,812,861	(6,432,781)
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(14,527,102)	(18,392,460)	(15,086,974)	(17,662,194)	(5,666,296)
59. Dividends to policyholders (Line 30, Col. 1)	335,481	401,624	372,396	402,090	397,158
Operating Percentages					
60. 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	24.2	24.0	25.5	28.4	35.8
61. 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	12.4	9.8	19.4	12.6	8.8
62. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	7946.6	78.1	81.6	83.8	92.7
63. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
64. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	2312.0	24.1	25.4	28.5	35.5
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	1,329,457	1,249,322	2,051,007	2,028,936	2,409,092
66. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	2,322,915	2,202,792	1,970,847	1,932,313	1,814,101
67. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	42,680,969	51,662,624	48,998,288	51,625,223	56,618,931
68. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	44,310,093	45,771,497	49,812,885	52,087,873	54,350,965
Net Gains From Operations After Federal Income					
Taxes by Lines of Business					
(Page 6, Line 33)					
69. Industrial life (Col. 2)					
70. Ordinary-life (Col. 3)	1,183,949	764,403	806,179	1,008,386	1,916,878
71. Ordinary-individual annuities (Col. 4)	175,705	389,946	235,590	151,187	38,234
72. Ordinary-supplementary contracts (Col. 5)	(13,364)	53,156	94,322	223,705	14,525
73. Credit life (Col. 6)					
74. Group life (Col. 7)					6,930
75. Group annuities (Col. 8)					
76. A & H-group (Col. 9)	235,229	86,410	213,829	2,207,590	16,299
77. A & H-credit (Col. 10)					
78. A & H-other (Col. 11)	670,219	3,888,091	303,310	1,720,925	(9,718,055)
79. Aggregate of all other lines of business (Col. 12)					
80. Total (Col. 1)	2,251,738	5,182,006	1,653,230	5,311,793	(7,725,189)



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**DIRECT BUSINESS IN THE STATE OF: ALABAMA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Individual	Total
1. Life insurance	202,577				202,577
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Lines 1 to 4)	202,577				202,577
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	211				211
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	836				836
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,047				1,047
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,047				1,047
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	393,059				393,059
10. Matured endowments	76				76
11. Annuity benefits	66,862				66,862
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident & health					
15. Total	459,997				459,997

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	217,179							8	217,179
17. Incurred during current year	32	197,315							32	197,315
Settled during current year:										
18.1 By payment in full	33	393,135							33	393,135
18.2 By payment on compromised claims										
18.3 Total paid	33	393,135							33	393,135
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	33	393,135							33	393,135
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	21,359							7	21,359
POLICY EXHIBIT										
20. In force December 31, prior year	771	22,747,713	(a)		23	437,500			794	23,185,213
21. Issued during year										
22. Other changes to in force (Net)	(160)	(4,796,563)							(160)	(4,796,563)
23. In force December 31, current year	611	17,951,150	(a)		23	437,500			634	18,388,650

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	40,154	39,369		199,752	173,049
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)	12,928	12,786		182,976	175,192
25.2 Guaranteed renewable (b)	1,960,315	1,938,670		2,671,445	2,557,801
25.3 Non-renewable for stated reasons only (b)	2,174	2,150		219,571	210,230
25.4 Other accident only	17,440	17,247		585,522	560,614
25.5 All other (b)	2,743	2,712			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,995,600	1,973,565		3,659,514	3,503,837
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,035,754	2,012,934		3,859,266	3,676,886

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



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**DIRECT BUSINESS IN THE STATE OF: ALASKA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	575								575	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	575								575	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	13								13	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	66								66	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	79								79	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	79								79	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	29	404,428	(a)		No. of Policies				29	404,428
21. Issued during year										
22. Other changes to in force (Net)	(24)	(321,779)							(24)	(321,779)
23. In force December 31, current year	5	82,649	(a)						5	82,649

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	50,964		49,968							
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	(283)		(280)							
25.2 Guaranteed renewable (b)	(42,954)		(42,480)							
25.3 Non-renewable for stated reasons only (b)	(48)		(47)							
25.4 Other accident only	(382)		(378)							
25.5 All other (b)	(60)		(59)							
25.6 Totals (sum of Lines 25.1 to 25.5)	(43,727)		(43,244)							
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,237		6,724							

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



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**DIRECT BUSINESS IN THE STATE OF: ARIZONA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	32,987								32,987	
2. Annuity considerations	760								760	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	33,747								33,747	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,882								1,882	
6.2 Applied to pay renewal premiums	32								32	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	459								459	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,373								2,373	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	2,373								2,373	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	4,518								4,518	
10. Matured endowments	200								200	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	138								138	
15. Total	4,856								4,856	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	4,718							2	4,718
Settled during current year:										
18.1 By payment in full	2	4,718							2	4,718
18.2 By payment on compromised claims										
18.3 Total paid	2	4,718							2	4,718
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	4,718							2	4,718
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	311	7,984,728	(a)		No. of Policies				311	7,984,728
21. Issued during year										
22. Other changes to in force (Net)	(160)	(4,967,183)							(160)	(4,967,183)
23. In force December 31, current year	151	3,017,545	(a)						151	3,017,545

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)							14,106		12,220	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	3,477		3,439				15,759		15,155	
25.2 Guaranteed renewable (b)	527,253		521,432				230,087		221,263	
25.3 Non-renewable for stated reasons only (b)	585		578				18,911		18,186	
25.4 Other accident only	4,691		4,639				50,430		48,496	
25.5 All other (b)	738		730							
25.6 Totals (sum of Lines 25.1 to 25.5)	536,744		530,818				315,187		303,100	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	536,744		530,818				329,293		315,320	

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



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**DIRECT BUSINESS IN THE STATE OF: ARKANSAS
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Individual	Total
1. Life insurance	137,365				137,365
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Lines 1 to 4)	137,365				137,365
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	257				257
6.2 Applied to pay renewal premiums	94				94
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11				11
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	362				362
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus Line 7.4)	362				362
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	40,038				40,038
10. Matured endowments	698				698
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident & health	1,323				1,323
15. Total	42,059				42,059

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	192,755							4	192,755
Settled during current year:										
18.1 By payment in full	2	40,736							2	40,736
18.2 By payment on compromised claims										
18.3 Total paid	2	40,736							2	40,736
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	40,736							2	40,736
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	152,019							2	152,019
POLICY EXHIBIT										
20. In force December 31, prior year	441	9,386,443	(a)		No. of Policies				441	9,386,443
21. Issued during year	62	3,176,703							62	3,176,703
22. Other changes to in force (Net)	16	16,723,143							16	16,723,143
23. In force December 31, current year	519	29,286,289	(a)						519	29,286,289

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	154,436	151,418		118,523	102,679
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)	32,118	31,764		220,433	211,979
25.2 Guaranteed renewable (b)	4,869,846	4,816,077		3,218,322	3,094,898
25.3 Non-renewable for stated reasons only (b)	5,401	5,341		264,520	254,375
25.4 Other accident only	43,325	42,846		705,386	678,334
25.5 All other (b)	6,813	6,738			
25.6 Totals (sum of Lines 25.1 to 25.5)	4,957,503	4,902,766		4,408,661	4,239,586
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,111,939	5,054,184		4,527,184	4,342,265

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



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**DIRECT BUSINESS IN THE STATE OF: CALIFORNIA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	112,905								112,905	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	112,905								112,905	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,304								1,304	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	520								520	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,824								1,824	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,824								1,824	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	250,283								250,283	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	250,283								250,283	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	7,415							1	7,415
17. Incurred during current year	9	252,912							9	252,912
Settled during current year:										
18.1 By payment in full	9	250,283							9	250,283
18.2 By payment on compromised claims										
18.3 Total paid	9	250,283							9	250,283
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	250,283							9	250,283
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	10,044							1	10,044
POLICY EXHIBIT										
20. In force December 31, prior year	2,372	71,227,904	(a)		12	100,000			2,384	71,327,904
21. Issued during year	1	300,000							1	300,000
22. Other changes to in force (Net)	(1,999)	(61,035,798)			(1)	(5,000)			(2,000)	(61,040,798)
23. In force December 31, current year	374	10,492,106	(a)		11	95,000			385	10,587,106

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	93,330		91,506				81,173		70,322	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	6,681		6,608				38,502		37,025	
25.2 Guaranteed renewable (b)	1,013,034		1,001,849				562,129		540,572	
25.3 Non-renewable for stated reasons only (b)	1,123		1,111				46,202		44,431	
25.4 Other accident only	9,013		8,913				123,206		118,481	
25.5 All other (b)	1,417		1,402							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,031,268		1,019,883				770,039		740,509	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,124,598		1,111,389				851,212		810,831	

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



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**DIRECT BUSINESS IN THE STATE OF: COLORADO
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	134,491								134,491	
2. Annuity considerations	878								878	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	135,369								135,369	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	804								804	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	826								826	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,630								1,630	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,630								1,630	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	251,779								251,779	
10. Matured endowments	1,011								1,011	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	252,790								252,790	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	52,463							2	52,463
17. Incurred during current year	10	200,327							10	200,327
Settled during current year:										
18.1 By payment in full	12	252,790							12	252,790
18.2 By payment on compromised claims										
18.3 Total paid	12	252,790							12	252,790
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	252,790							12	252,790
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	829	22,293,476	(a)		2	10,000			831	22,303,476
21. Issued during year										
22. Other changes to in force (Net)	(425)	(7,476,272)							(425)	(7,476,272)
23. In force December 31, current year	404	14,817,204	(a)		2	10,000			406	14,827,204

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	22,033		21,603				9,826		8,512	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,081		1,069				16,871		16,224	
25.2 Guaranteed renewable (b)	163,883		162,073				246,311		236,865	
25.3 Non-renewable for stated reasons only (b)	182		180				20,245		19,468	
25.4 Other accident only	1,458		1,442				53,986		51,916	
25.5 All other (b)	229		227							
25.6 Totals (sum of Lines 25.1 to 25.5)	166,833		164,991				337,413		324,473	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	188,866		186,594				347,239		332,985	

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



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**DIRECT BUSINESS IN THE STATE OF: CONNECTICUT
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	8,929								8,929	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	8,929								8,929	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	514								514	
6.2 Applied to pay renewal premiums	187								187	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,609								2,609	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,310								3,310	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	3,310								3,310	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	444								444	
15. Total	444								444	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	346	6,907,618	(a)		1	10,000			347	6,917,618
21. Issued during year										
22. Other changes to in force (Net)	(238)	(5,131,987)							(238)	(5,131,987)
23. In force December 31, current year	108	1,775,631	(a)		1	10,000			109	1,785,631

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	2,740		2,686				17,108		14,821	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	58		57				456		438	
25.2 Guaranteed renewable (b)	8,755		8,658				6,654		6,399	
25.3 Non-renewable for stated reasons only (b)	10		10				547		526	
25.4 Other accident only	78		77				1,458		1,402	
25.5 All other (b)	12		12							
25.6 Totals (sum of Lines 25.1 to 25.5)	8,913		8,814				9,115		8,765	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,653		11,500				26,223		23,586	

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



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**DIRECT BUSINESS IN THE STATE OF: DELAWARE
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	1,604								1,604	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,604								1,604	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	33								33	
6.2 Applied to pay renewal premiums	18								18	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	260								260	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	311								311	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	311								311	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	56	568,546	(a)		1	10,000			57	578,546
21. Issued during year										
22. Other changes to in force (Net)	(40)	(300,856)			(1)	(10,000)			(41)	(310,856)
23. In force December 31, current year	16	267,690	(a)						16	267,690

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	270		265							
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	26		26				1,142		1,098	
25.2 Guaranteed renewable (b)	3,984		3,940				16,674		16,034	
25.3 Non-renewable for stated reasons only (b)	4		4				1,370		1,318	
25.4 Other accident only	35		35				3,654		3,514	
25.5 All other (b)	6		6							
25.6 Totals (sum of Lines 25.1 to 25.5)	4,055		4,011				22,840		21,964	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,325		4,276				22,840		21,964	

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



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**DIRECT BUSINESS IN THE STATE OF: DISTRICT OF COLUMB
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations				XXX				XXX		
5. Totals (Lines 1 to 4)										
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit		31								31
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)		31								31
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)		31								31
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	42	451,966	(a)		No. of Policies				42	451,966
21. Issued during year										
22. Other changes to in force (Net)	(41)	(441,966)							(41)	(441,966)
23. In force December 31, current year	1	10,000	(a)						1	10,000

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,056	1,035		50	43
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)	13	13			
25.2 Guaranteed renewable (b)	1,952	1,930		7	7
25.3 Non-renewable for stated reasons only (b)	2	2		1	1
25.4 Other accident only	17	17		2	1
25.5 All other (b)	3	3			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,987	1,965		10	9
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,043	3,000		60	52

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



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**DIRECT BUSINESS IN THE STATE OF: FLORIDA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	178,587								178,587	
2. Annuity considerations	11,845								11,845	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	190,432								190,432	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	6,406								6,406	
6.2 Applied to pay renewal premiums	3,402								3,402	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	50,714								50,714	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	60,522								60,522	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	60,522								60,522	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	109,715								109,715	
10. Matured endowments	122,560								122,560	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	17,301								17,301	
15. Total	249,576								249,576	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	8,463							4	8,463
17. Incurred during current year	32	233,300							32	233,300
Settled during current year:										
18.1 By payment in full	33	232,275							33	232,275
18.2 By payment on compromised claims										
18.3 Total paid	33	232,275							33	232,275
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	33	232,275							33	232,275
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	9,488							3	9,488
POLICY EXHIBIT										
20. In force December 31, prior year	1,843	32,914,553	(a)		24	665,100			1,867	33,579,653
21. Issued during year										
22. Other changes to in force (Net)	(984)	(18,160,481)			(3)	(200,000)			(987)	(18,360,481)
23. In force December 31, current year	859	14,754,072	(a)		21	465,100			880	15,219,172

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	50,280		49,297				58,032		50,275	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	7,298		7,217				93,927		90,325	
25.2 Guaranteed renewable (b)	1,106,496		1,094,279				1,371,330		1,318,739	
25.3 Non-renewable for stated reasons only (b)	1,227		1,214				112,712		108,390	
25.4 Other accident only	9,844		9,735				300,566		289,039	
25.5 All other (b)	1,548		1,531							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,126,413		1,113,976				1,878,535		1,806,493	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,176,693		1,163,273				1,936,567		1,856,768	

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



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**DIRECT BUSINESS IN THE STATE OF: GEORGIA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	319,851								319,851	
2. Annuity considerations	492								492	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	320,343								320,343	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	632								632	
6.2 Applied to pay renewal premiums	112								112	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,063								8,063	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,807								8,807	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	8,807								8,807	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	380,195								380,195	
10. Matured endowments	185								185	
11. Annuity benefits	269								269	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	4,580								4,580	
15. Total	385,229								385,229	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	86,896							5	86,896
17. Incurred during current year	27	313,861							27	313,861
Settled during current year:										
18.1 By payment in full	30	380,380							30	380,380
18.2 By payment on compromised claims										
18.3 Total paid	30	380,380							30	380,380
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	380,380							30	380,380
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	20,377							2	20,377
POLICY EXHIBIT										
20. In force December 31, prior year	1,664	37,510,017	(a)		23	411,250			1,687	37,921,267
21. Issued during year	75	1,459,000							75	1,459,000
22. Other changes to in force (Net)	(572)	(3,268,077)							(572)	(3,268,077)
23. In force December 31, current year	1,167	35,700,940	(a)		23	411,250			1,190	36,112,190

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	69,296		67,942				59,578		51,614	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	16,726		16,541				171,552		164,973	
25.2 Guaranteed renewable (b)	2,536,032		2,508,031				2,504,666		2,408,611	
25.3 Non-renewable for stated reasons only (b)	2,813		2,781				205,863		197,968	
25.4 Other accident only	22,562		22,313				548,968		527,915	
25.5 All other (b)	3,548		3,509							
25.6 Totals (sum of Lines 25.1 to 25.5)	2,581,681		2,553,175				3,431,049		3,299,467	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,650,977		2,621,117				3,490,627		3,351,081	

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



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**DIRECT BUSINESS IN THE STATE OF: HAWAII
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations				XXX				XXX		
5. Totals (Lines 1 to 4)										
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	42	1,971,241	(a)						42	1,971,241
21. Issued during year										
22. Other changes to in force (Net)	(41)	(1,970,241)							(41)	(1,970,241)
23. In force December 31, current year	1	1,000	(a)						1	1,000

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)	19	19		577	555
25.2 Guaranteed renewable (b)	2,845	2,813		8,426	8,103
25.3 Non-renewable for stated reasons only (b)	3	3		693	666
25.4 Other accident only	25	25		1,847	1,776
25.5 All other (b)	4	4			
25.6 Totals (sum of Lines 25.1 to 25.5)	2,896	2,864		11,543	11,100
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,896	2,864		11,543	11,100

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



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**DIRECT BUSINESS IN THE STATE OF: IDAHO
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	12,623								12,623	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	12,623								12,623	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	167								167	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,207								3,207	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,374								3,374	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	3,374								3,374	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	158	2,922,787	(a)		1	10,000			159	2,932,787
21. Issued during year										
22. Other changes to in force (Net)	(64)	(1,604,257)							(64)	(1,604,257)
23. In force December 31, current year	94	1,318,530	(a)		1	10,000			95	1,328,530

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	2,678		2,626				164		142	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,386		1,370				36,155		34,768	
25.2 Guaranteed renewable (b)	210,110		207,791				527,860		507,616	
25.3 Non-renewable for stated reasons only (b)	233		230				43,386		41,722	
25.4 Other accident only	1,869		1,849				115,695		111,258	
25.5 All other (b)	294		291							
25.6 Totals (sum of Lines 25.1 to 25.5)	213,892		211,531				723,096		695,364	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	216,570		214,157				723,260		695,506	

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



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**DIRECT BUSINESS IN THE STATE OF: ILLINOIS
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	174,843								174,843	
2. Annuity considerations	5,025								5,025	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	179,868								179,868	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,972								2,972	
6.2 Applied to pay renewal premiums	11,497								11,497	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,851								1,851	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,320								16,320	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	16,320								16,320	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	265,582								265,582	
10. Matured endowments	21,289								21,289	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	286,871								286,871	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	16,501							6	16,501
17. Incurred during current year	22	281,425							22	281,425
Settled during current year:										
18.1 By payment in full	25	286,871							25	286,871
18.2 By payment on compromised claims										
18.3 Total paid	25	286,871							25	286,871
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	25	286,871							25	286,871
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	11,055							3	11,055
POLICY EXHIBIT										
20. In force December 31, prior year	2,077	21,079,092	(a)		18	585,000			2,095	21,664,092
21. Issued during year	7	295,000							7	295,000
22. Other changes to in force (Net)	(451)	(8,743,502)			(2)	(210,000)			(453)	(8,953,502)
23. In force December 31, current year	1,633	12,630,590	(a)		16	375,000			1,649	13,005,590

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	66,781		65,476				13,509		11,703	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,614		1,596				11,718		11,269	
25.2 Guaranteed renewable (b)	244,749		242,046				171,084		164,523	
25.3 Non-renewable for stated reasons only (b)	271		268				14,062		13,522	
25.4 Other accident only	2,177		2,153				37,498		36,060	
25.5 All other (b)	342		339							
25.6 Totals (sum of Lines 25.1 to 25.5)	249,153		246,402				234,362		225,374	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	315,934		311,878				247,871		237,077	

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



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**DIRECT BUSINESS IN THE STATE OF: INDIANA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	45,353								45,353	
2. Annuity considerations	1,339								1,339	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	46,692								46,692	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	780								780	
6.2 Applied to pay renewal premiums	94								94	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,696								1,696	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,570								2,570	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	2,570								2,570	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	33,851								33,851	
10. Matured endowments	6,500								6,500	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	40,351								40,351	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		1								1
17. Incurred during current year	8	40,351							8	40,351
Settled during current year:										
18.1 By payment in full	8	40,352							8	40,352
18.2 By payment on compromised claims										
18.3 Total paid	8	40,352							8	40,352
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	40,352							8	40,352
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	445	4,530,417	(a)		9	86,000			454	4,616,417
21. Issued during year										
22. Other changes to in force (Net)	(111)	(1,237,657)			(1)	(20,000)			(112)	(1,257,657)
23. In force December 31, current year	334	3,292,760	(a)		8	66,000			342	3,358,760

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	85,574		83,901				96,148		83,295	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	7,783		7,697				51,909		49,918	
25.2 Guaranteed renewable (b)	1,180,099		1,167,069				757,867		728,803	
25.3 Non-renewable for stated reasons only (b)	1,309		1,294				62,290		59,902	
25.4 Other accident only	10,499		10,383				166,108		159,738	
25.5 All other (b)	1,651		1,633							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,201,341		1,188,076				1,038,174		998,361	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,286,915		1,271,977				1,134,322		1,081,656	

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

**DIRECT BUSINESS IN THE STATE OF: IOWA
DURING THE YEAR 2008**



61883200843016110

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	119,353								119,353	
2. Annuity considerations	2,299								2,299	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	121,652								121,652	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	17,824								17,824	
6.2 Applied to pay renewal premiums	52								52	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,339								3,339	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,215								21,215	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	21,215								21,215	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	205,134								205,134	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	144								144	
15. Total	205,278								205,278	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	10,114							1	10,114
17. Incurred during current year	20	210,639							20	210,639
Settled during current year:										
18.1 By payment in full	18	205,134							18	205,134
18.2 By payment on compromised claims										
18.3 Total paid	18	205,134							18	205,134
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	205,134							18	205,134
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	15,619							3	15,619
POLICY EXHIBIT										
20. In force December 31, prior year	1,706	23,335,578	(a)		1	5,000			1,707	23,340,578
21. Issued during year										
22. Other changes to in force (Net)	(199)	(4,196,463)							(199)	(4,196,463)
23. In force December 31, current year	1,507	19,139,115	(a)		1	5,000			1,508	19,144,115

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,205		13,928				1,218		1,055	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,696		1,677				11,938		11,480	
25.2 Guaranteed renewable (b)	257,126		254,287				174,296		167,611	
25.3 Non-renewable for stated reasons only (b)	285		282				14,326		13,776	
25.4 Other accident only	2,288		2,262				38,202		36,737	
25.5 All other (b)	360		356							
25.6 Totals (sum of Lines 25.1 to 25.5)	261,755		258,864				238,762		229,604	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	275,960		272,792				239,980		230,659	

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



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**DIRECT BUSINESS IN THE STATE OF: KANSAS
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	221,493								221,493	
2. Annuity considerations	10,814								10,814	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	232,307								232,307	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	28,544								28,544	
6.2 Applied to pay renewal premiums	47								47	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	839								839	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,430								29,430	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	29,430								29,430	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	359,081								359,081	
10. Matured endowments	3,215								3,215	
11. Annuity benefits	2,691								2,691	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	3,987								3,987	
15. Total	368,974								368,974	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	14,707							3	14,707
17. Incurred during current year	19	353,385							19	353,385
Settled during current year:										
18.1 By payment in full	20	362,296							20	362,296
18.2 By payment on compromised claims										
18.3 Total paid	20	362,296							20	362,296
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	362,296							20	362,296
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	5,796							2	5,796
POLICY EXHIBIT										
20. In force December 31, prior year	2,872	38,264,266	(a)		No. of Policies				2,872	38,264,266
21. Issued during year	10	2,204,500							10	2,204,500
22. Other changes to in force (Net)	(263)	(5,299,507)							(263)	(5,299,507)
23. In force December 31, current year	2,619	35,169,259	(a)						2,619	35,169,259

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	3,063		3,003				1,571		1,361	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	9,629		9,523				45,253		43,517	
25.2 Guaranteed renewable (b)	1,459,983		1,443,863				660,690		635,353	
25.3 Non-renewable for stated reasons only (b)	1,619		1,601				54,303		52,221	
25.4 Other accident only	12,989		12,845				144,809		139,255	
25.5 All other (b)	2,043		2,020							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,486,263		1,469,852				905,055		870,346	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,489,326		1,472,855				906,626		871,707	

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



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**DIRECT BUSINESS IN THE STATE OF: KENTUCKY
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	94,655								94,655	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	94,655								94,655	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	112								112	
6.2 Applied to pay renewal premiums	239								239	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	628								628	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	979								979	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	979								979	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	125,881								125,881	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	125,881								125,881	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	125,881							8	125,881
Settled during current year:										
18.1 By payment in full	8	125,881							8	125,881
18.2 By payment on compromised claims										
18.3 Total paid	8	125,881							8	125,881
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	125,881							8	125,881
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	372	11,143,338	(a)						372	11,143,338
21. Issued during year	4	40,000							4	40,000
22. Other changes to in force (Net)	(74)	(1,823,675)							(74)	(1,823,675)
23. In force December 31, current year	302	9,359,663	(a)						302	9,359,663

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	390,388		382,759				114,131		98,874	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	10,915		10,795				81,584		78,455	
25.2 Guaranteed renewable (b)	1,654,971		1,636,698				1,191,130		1,145,450	
25.3 Non-renewable for stated reasons only (b)	1,835		1,815				97,901		94,147	
25.4 Other accident only	14,724		14,561				261,070		251,057	
25.5 All other (b)	2,315		2,290							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,684,760		1,666,159				1,631,685		1,569,109	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,075,148		2,048,918				1,745,816		1,667,983	

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



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**DIRECT BUSINESS IN THE STATE OF: LOUISIANA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	131,788								131,788	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	131,788								131,788	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	75								75	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	166								166	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	241								241	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	241								241	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	154,785								154,785	
10. Matured endowments	5,626								5,626	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	160,411								160,411	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	35,942							4	35,942
17. Incurred during current year	11	125,469							11	125,469
Settled during current year:										
18.1 By payment in full	14	160,411							14	160,411
18.2 By payment on compromised claims										
18.3 Total paid	14	160,411							14	160,411
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	160,411							14	160,411
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,000							1	1,000
POLICY EXHIBIT										
20. In force December 31, prior year	771	22,670,361	(a)		1	5,000			772	22,675,361
21. Issued during year	11	186,000							11	186,000
22. Other changes to in force (Net)	(268)	(11,112,428)							(268)	(11,112,428)
23. In force December 31, current year	514	11,743,933	(a)		1	5,000			515	11,748,933

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	67,761		66,437				27,330		23,677	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	19,857		19,638				149,895		144,147	
25.2 Guaranteed renewable (b)	3,010,793		2,977,551				2,188,473		2,104,544	
25.3 Non-renewable for stated reasons only (b)	3,339		3,302				179,874		172,976	
25.4 Other accident only	26,786		26,490				479,665		461,270	
25.5 All other (b)	4,212		4,166							
25.6 Totals (sum of Lines 25.1 to 25.5)	3,064,987		3,031,147				2,997,907		2,882,937	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,132,748		3,097,584				3,025,237		2,906,614	

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



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**DIRECT BUSINESS IN THE STATE OF: MAINE
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	104,903								104,903	
2. Annuity considerations	7,716								7,716	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	112,619								112,619	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,801								1,801	
6.2 Applied to pay renewal premiums	544								544	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,640								19,640	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,985								21,985	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	21,985								21,985	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	93,619								93,619	
10. Matured endowments	31,627								31,627	
11. Annuity benefits	1,665								1,665	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,770								2,770	
15. Total	129,681								129,681	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	9,613							4	9,613
17. Incurred during current year	17	115,633							17	115,633
Settled during current year:										
18.1 By payment in full	21	125,246							21	125,246
18.2 By payment on compromised claims										
18.3 Total paid	21	125,246							21	125,246
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	125,246							21	125,246
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	532	8,270,797	(a)		No. of Policies				532	8,270,797
21. Issued during year										
22. Other changes to in force (Net)	(111)	(2,685,037)							(111)	(2,685,037)
23. In force December 31, current year	421	5,585,760	(a)						421	5,585,760

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	21,416		20,998				2,900		2,512	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	87		86				400		385	
25.2 Guaranteed renewable (b)	13,260		13,114				5,838		5,615	
25.3 Non-renewable for stated reasons only (b)	15		15				480		461	
25.4 Other accident only	118		117				1,280		1,231	
25.5 All other (b)	19		18							
25.6 Totals (sum of Lines 25.1 to 25.5)	13,499		13,350				7,998		7,692	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	34,915		34,348				10,898		10,204	

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

**DIRECT BUSINESS IN THE STATE OF: MARYLAND
DURING THE YEAR 2008**



61883200843021110

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	6,306								6,306	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	6,306								6,306	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	197								197	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,778								1,778	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,975								1,975	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,975								1,975	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,512								2,512	
10. Matured endowments	193								193	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	2,705								2,705	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	2,705							1	2,705
Settled during current year:										
18.1 By payment in full	1	2,705							1	2,705
18.2 By payment on compromised claims										
18.3 Total paid	1	2,705							1	2,705
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	2,705							1	2,705
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	905	10,969,371	(a)		3	95,435			908	11,064,806
21. Issued during year										
22. Other changes to in force (Net)	(848)	(10,552,278)							(848)	(10,552,278)
23. In force December 31, current year	57	417,093	(a)		3	95,435			60	512,528

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	9,630		9,441				3,155		2,733	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	756		747				10,254		9,861	
25.2 Guaranteed renewable (b)	114,584		113,319				149,708		143,966	
25.3 Non-renewable for stated reasons only (b)	127		126				12,305		11,833	
25.4 Other accident only	1,019		1,008				32,813		31,554	
25.5 All other (b)	160		159							
25.6 Totals (sum of Lines 25.1 to 25.5)	116,646		115,359				205,080		197,214	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	126,276		124,800				208,235		199,947	

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



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**DIRECT BUSINESS IN THE STATE OF: MASSACHUSETTS
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	49,597								49,597	
2. Annuity considerations	7,886								7,886	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	57,483								57,483	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	349								349	
6.2 Applied to pay renewal premiums	76								76	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,298								15,298	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,723								15,723	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	15,723								15,723	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	18,416								18,416	
15. Total	18,416								18,416	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	252							2	252
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	252							2	252
POLICY EXHIBIT										
20. In force December 31, prior year	416	9,628,409	(a)		1	5,000			417	9,633,409
21. Issued during year										
22. Other changes to in force (Net)	(263)	(4,558,201)			(1)	(5,000)			(264)	(4,563,201)
23. In force December 31, current year	153	5,070,208	(a)						153	5,070,208

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)										
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	243		241				1,068		1,027	
25.2 Guaranteed renewable (b)	36,879		36,472				15,588		14,990	
25.3 Non-renewable for stated reasons only (b)	41		40				1,281		1,232	
25.4 Other accident only	328		324				3,416		3,285	
25.5 All other (b)	52		51							
25.6 Totals (sum of Lines 25.1 to 25.5)	37,543		37,128				21,353		20,534	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	37,543		37,128				21,353		20,534	

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



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**DIRECT BUSINESS IN THE STATE OF: MICHIGAN
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Individual	Total
1. Life insurance	66,146				66,146
2. Annuity considerations	849				849
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Lines 1 to 4)	66,995				66,995
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	726				726
6.2 Applied to pay renewal premiums	571				571
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,720				11,720
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,017				13,017
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus Line 7.4)	13,017				13,017
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,979				24,979
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident & health					
15. Total	24,979				24,979

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	36,213							3	36,213
Settled during current year:										
18.1 By payment in full	2	24,979							2	24,979
18.2 By payment on compromised claims										
18.3 Total paid	2	24,979							2	24,979
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	24,979							2	24,979
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	11,234							1	11,234
POLICY EXHIBIT										
20. In force December 31, prior year	563	7,963,313	(a)		7	65,000			570	8,028,313
21. Issued during year										
22. Other changes to in force (Net)	(311)	(2,628,201)			(1)	(5,000)			(312)	(2,633,201)
23. In force December 31, current year	252	5,335,112	(a)		6	60,000			258	5,395,112

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	951	933			
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)	216	213		1,978	1,902
25.2 Guaranteed renewable (b)	32,676	32,316		28,875	27,768
25.3 Non-renewable for stated reasons only (b)	36	36		2,373	2,282
25.4 Other accident only	291	287		6,329	6,086
25.5 All other (b)	46	45			
25.6 Totals (sum of Lines 25.1 to 25.5)	33,265	32,897		39,555	38,038
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	34,216	33,830		39,555	38,038

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



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**DIRECT BUSINESS IN THE STATE OF: MINNESOTA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	22,290								22,290	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	22,290								22,290	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	973								973	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	98								98	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,071								1,071	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,071								1,071	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	185	3,922,084	(a)		No. of Policies				185	3,922,084
21. Issued during year										
22. Other changes to in force (Net)	(68)	(1,874,478)							(68)	(1,874,478)
23. In force December 31, current year	117	2,047,606	(a)						117	2,047,606

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	1,886		1,849							
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	341		337				1,759		1,692	
25.2 Guaranteed renewable (b)	51,705		51,134				25,683		24,698	
25.3 Non-renewable for stated reasons only (b)	57		57				2,111		2,030	
25.4 Other accident only	460		455				5,629		5,413	
25.5 All other (b)	72		72							
25.6 Totals (sum of Lines 25.1 to 25.5)	52,635		52,055				35,182		33,833	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	54,521		53,904				35,182		33,833	

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



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**DIRECT BUSINESS IN THE STATE OF: MISSISSIPPI
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	156,030								156,030	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	156,030								156,030	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	400								400	
6.2 Applied to pay renewal premiums	28								28	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	113								113	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	541								541	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	541								541	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	101,999								101,999	
10. Matured endowments	4,798								4,798	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	684								684	
15. Total	107,481								107,481	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,751							1	2,751
17. Incurred during current year	22	158,372							22	158,372
Settled during current year:										
18.1 By payment in full	20	106,797							20	106,797
18.2 By payment on compromised claims										
18.3 Total paid	20	106,797							20	106,797
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	106,797							20	106,797
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	54,326							3	54,326
POLICY EXHIBIT										
20. In force December 31, prior year	796	17,623,751	(a)		2	50,000			798	17,673,751
21. Issued during year	9	176,000							9	176,000
22. Other changes to in force (Net)	(128)	(2,264,481)							(128)	(2,264,481)
23. In force December 31, current year	677	15,535,270	(a)		2	50,000			679	15,585,270

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	154,317		151,302				66,211		57,360	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	57,176		56,545				407,162		391,547	
25.2 Guaranteed renewable (b)	8,669,166		8,573,449				5,944,563		5,716,586	
25.3 Non-renewable for stated reasons only (b)	9,614		9,508				488,594		469,856	
25.4 Other accident only	77,126		76,274				1,302,918		1,252,950	
25.5 All other (b)	12,129		11,995							
25.6 Totals (sum of Lines 25.1 to 25.5)	8,825,211		8,727,771				8,143,237		7,830,939	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,979,528		8,879,073				8,209,448		7,888,299	

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



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**DIRECT BUSINESS IN THE STATE OF: MISSOURI
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	169,360								169,360	
2. Annuity considerations	307								307	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	169,667								169,667	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,529								1,529	
6.2 Applied to pay renewal premiums	79								79	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	631								631	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,239								2,239	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	2,239								2,239	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	293,975								293,975	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,335								2,335	
15. Total	296,310								296,310	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	17,917							4	17,917
17. Incurred during current year	17	278,348							17	278,348
Settled during current year:										
18.1 By payment in full	20	293,975							20	293,975
18.2 By payment on compromised claims										
18.3 Total paid	20	293,975							20	293,975
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	293,975							20	293,975
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	2,290							1	2,290
POLICY EXHIBIT										
20. In force December 31, prior year	779	18,295,204	(a)		1	5,000			780	18,300,204
21. Issued during year	5	60,000							5	60,000
22. Other changes to in force (Net)	(137)	(2,764,447)							(137)	(2,764,447)
23. In force December 31, current year	647	15,590,757	(a)		1	5,000			648	15,595,757

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	65,019		63,748				51,861		44,929	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	14,607		14,445				87,710		84,347	
25.2 Guaranteed renewable (b)	2,214,691		2,190,238				1,280,570		1,231,459	
25.3 Non-renewable for stated reasons only (b)	2,456		2,429				105,252		101,216	
25.4 Other accident only	19,703		19,486				280,673		269,909	
25.5 All other (b)	3,099		3,064							
25.6 Totals (sum of Lines 25.1 to 25.5)	2,254,556		2,229,662				1,754,205		1,686,931	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,319,575		2,293,410				1,806,066		1,731,860	

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



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**DIRECT BUSINESS IN THE STATE OF: MONTANA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	3,400								3,400	
2. Annuity considerations	215								215	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	3,615								3,615	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	248								248	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	273								273	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	521								521	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	521								521	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	50,233								50,233	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	50,233								50,233	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	50,233							1	50,233
Settled during current year:										
18.1 By payment in full	1	50,233							1	50,233
18.2 By payment on compromised claims										
18.3 Total paid	1	50,233							1	50,233
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	50,233							1	50,233
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	46	1,147,075	(a)		No. of Policies				46	1,147,075
21. Issued during year										
22. Other changes to in force (Net)	(22)	(672,519)							(22)	(672,519)
23. In force December 31, current year	24	474,556	(a)						24	474,556

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	162,795		159,614				113,280		98,138	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,178		1,165				12,463		11,985	
25.2 Guaranteed renewable (b)	178,637		176,665				181,957		174,979	
25.3 Non-renewable for stated reasons only (b)	198		196				14,955		14,382	
25.4 Other accident only	1,589		1,572				39,881		38,351	
25.5 All other (b)	250		247							
25.6 Totals (sum of Lines 25.1 to 25.5)	181,852		179,845				249,256		239,697	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	344,647		339,459				362,536		337,835	

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



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**DIRECT BUSINESS IN THE STATE OF: NEBRASKA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	61,215								61,215	
2. Annuity considerations	2,029								2,029	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	63,244								63,244	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,140								1,140	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	608								608	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,748								1,748	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,748								1,748	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	88,822								88,822	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	88,822								88,822	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	139							1	139
17. Incurred during current year	9	127,933							9	127,933
Settled during current year:										
18.1 By payment in full	6	88,822							6	88,822
18.2 By payment on compromised claims										
18.3 Total paid	6	88,822							6	88,822
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	88,822							6	88,822
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	39,250							4	39,250
POLICY EXHIBIT										
20. In force December 31, prior year	331	8,150,217	(a)		No. of Policies				331	8,150,217
21. Issued during year	6	1,360,000							6	1,360,000
22. Other changes to in force (Net)	(39)	(225,283)							(39)	(225,283)
23. In force December 31, current year	298	9,284,934	(a)						298	9,284,934

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	10,008		9,812				4,541		3,934	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	7,777		7,691				38,617		37,136	
25.2 Guaranteed renewable (b)	1,179,117		1,166,098				563,813		542,190	
25.3 Non-renewable for stated reasons only (b)	1,308		1,293				46,341		44,564	
25.4 Other accident only	10,490		10,374				123,575		118,836	
25.5 All other (b)	1,650		1,632							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,200,342		1,187,088				772,346		742,726	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,210,350		1,196,900				776,887		746,660	

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



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**DIRECT BUSINESS IN THE STATE OF: NEVADA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	9,227								9,227	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	9,227								9,227	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	74								74	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	206								206	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	280								280	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	280								280	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	135	2,344,557	(a)						135	2,344,557
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(73)	(1,602,932)							(73)	(1,602,932)
23. In force December 31, current year	63	766,625	(a)						63	766,625

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	672		659							
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,276		1,262				8,178		7,865	
25.2 Guaranteed renewable (b)	193,425		191,289				119,401		114,822	
25.3 Non-renewable for stated reasons only (b)	215		212				9,814		9,437	
25.4 Other accident only	1,721		1,702				26,170		25,166	
25.5 All other (b)	271		268							
25.6 Totals (sum of Lines 25.1 to 25.5)	196,908		194,733				163,563		157,290	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	197,580		195,392				163,563		157,290	

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

**DIRECT BUSINESS IN THE STATE OF: NEW HAMPSHIRE
DURING THE YEAR 2008**



61883200843030110

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	57,872								57,872	
2. Annuity considerations	1,124								1,124	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	58,996								58,996	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	654								654	
6.2 Applied to pay renewal premiums	440								440	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,961								19,961	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,055								21,055	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	21,055								21,055	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	46,757								46,757	
10. Matured endowments	8,593								8,593	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	55,350								55,350	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	55,350							4	55,350
Settled during current year:										
18.1 By payment in full	4	55,350							4	55,350
18.2 By payment on compromised claims										
18.3 Total paid	4	55,350							4	55,350
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	55,350							4	55,350
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	339	6,735,884	(a)		No. of Policies				339	6,735,884
21. Issued during year										
22. Other changes to in force (Net)	(82)	(1,870,412)							(82)	(1,870,412)
23. In force December 31, current year	257	4,865,472	(a)						257	4,865,472

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)										
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	729		721				8,425		8,102	
25.2 Guaranteed renewable (b)	110,525		109,304				123,005		118,288	
25.3 Non-renewable for stated reasons only (b)	123		121				10,110		9,722	
25.4 Other accident only	983		972				26,960		25,926	
25.5 All other (b)	155		153							
25.6 Totals (sum of Lines 25.1 to 25.5)	112,515		111,271				168,500		162,038	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	112,515		111,271				168,500		162,038	

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



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**DIRECT BUSINESS IN THE STATE OF: NEW JERSEY
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	10,577								10,577	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	10,577								10,577	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	281								281	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,451								1,451	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,732								1,732	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,732								1,732	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments	761								761	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	761								761	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		(33)								(33)
17. Incurred during current year	1	761							1	761
Settled during current year:										
18.1 By payment in full	1	728							1	728
18.2 By payment on compromised claims										
18.3 Total paid	1	728							1	728
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	728							1	728
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	543	5,562,099	(a)		27	130,000			570	5,692,099
21. Issued during year										
22. Other changes to in force (Net)	(467)	(4,701,915)							(467)	(4,701,915)
23. In force December 31, current year	76	860,184	(a)		27	130,000			103	990,184

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)										
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	295		292				2,154		2,072	
25.2 Guaranteed renewable (b)	44,715		44,221				31,453		30,246	
25.3 Non-renewable for stated reasons only (b)	50		49				2,585		2,486	
25.4 Other accident only	398		393				6,894		6,629	
25.5 All other (b)	63		62							
25.6 Totals (sum of Lines 25.1 to 25.5)	45,521		45,017				43,086		41,433	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	45,521		45,017				43,086		41,433	

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



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**DIRECT BUSINESS IN THE STATE OF: NEW MEXICO
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	9,128								9,128	
2. Annuity considerations	889								889	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	10,017								10,017	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	306								306	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3								3	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	309								309	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	309								309	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,290								2,290	
15. Total	2,290								2,290	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	122	2,656,198	(a)		1	5,000			123	2,661,198
21. Issued during year	1	300,000							1	300,000
22. Other changes to in force (Net)	(59)	(1,505,742)							(59)	(1,505,742)
23. In force December 31, current year	64	1,450,456	(a)		1	5,000			65	1,455,456

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	95,464		93,599				34,411		29,811	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,108		1,095				3,861		3,713	
25.2 Guaranteed renewable (b)	167,923		166,069				56,368		54,206	
25.3 Non-renewable for stated reasons only (b)	186		184				4,633		4,455	
25.4 Other accident only	1,494		1,477				12,355		11,881	
25.5 All other (b)	235		232							
25.6 Totals (sum of Lines 25.1 to 25.5)	170,946		169,057				77,217		74,255	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	266,410		262,656				111,628		104,066	

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



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**DIRECT BUSINESS IN THE STATE OF: NEW YORK
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	6,928								6,928	
2. Annuity considerations	50								50	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	6,978								6,978	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	297								297	
6.2 Applied to pay renewal premiums	97								97	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,214								2,214	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,608								2,608	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	2,608								2,608	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,500								1,500	
10. Matured endowments	35,746								35,746	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	37,246								37,246	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,325							1	1,325
17. Incurred during current year		35,922								35,922
Settled during current year:										
18.1 By payment in full	1	37,247							1	37,247
18.2 By payment on compromised claims										
18.3 Total paid	1	37,247							1	37,247
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	37,247							1	37,247
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	352	2,692,915	(a)		6	45,000			358	2,737,915
21. Issued during year										
22. Other changes to in force (Net)	(284)	(1,956,043)							(284)	(1,956,043)
23. In force December 31, current year	68	736,872	(a)		6	45,000			74	781,872

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	270		265							
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	737		729				869		836	
25.2 Guaranteed renewable (b)	111,787		110,553				12,693		12,206	
25.3 Non-renewable for stated reasons only (b)	124		123				1,043		1,003	
25.4 Other accident only	995		984				2,782		2,675	
25.5 All other (b)	156		155							
25.6 Totals (sum of Lines 25.1 to 25.5)	113,799		112,544				17,387		16,720	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	114,069		112,809				17,387		16,720	

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



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**DIRECT BUSINESS IN THE STATE OF: NORTH CAROLINA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	38,587								38,587	
2. Annuity considerations	788								788	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	39,375								39,375	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	546								546	
6.2 Applied to pay renewal premiums	277								277	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,988								5,988	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,811								6,811	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	6,811								6,811	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	47,391								47,391	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	47,391								47,391	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	25,192							1	25,192
17. Incurred during current year	5	22,198							5	22,198
Settled during current year:										
18.1 By payment in full	6	47,390							6	47,390
18.2 By payment on compromised claims										
18.3 Total paid	6	47,390							6	47,390
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	47,390							6	47,390
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	487	10,756,075	(a)		1	10,000			488	10,766,075
21. Issued during year										
22. Other changes to in force (Net)	(246)	(6,362,316)							(246)	(6,362,316)
23. In force December 31, current year	241	4,393,759	(a)		1	10,000			242	4,403,759

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	30,044		29,457				5,856		5,073	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	8,749		8,653				71,525		68,782	
25.2 Guaranteed renewable (b)	1,326,572		1,311,925				1,044,264		1,004,216	
25.3 Non-renewable for stated reasons only (b)	1,471		1,455				85,830		82,538	
25.4 Other accident only	11,802		11,672				228,880		220,102	
25.5 All other (b)	1,856		1,836							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,350,450		1,335,541				1,430,499		1,375,638	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,380,494		1,364,998				1,436,355		1,380,711	

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

**DIRECT BUSINESS IN THE STATE OF: NORTH DAKOTA
DURING THE YEAR 2008**



61883200843035110

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	4,255								4,255	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,255								4,255	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	12								12	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	12								12	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	12								12	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	44	1,496,613	(a)		No. of Policies				44	1,496,613
21. Issued during year										
22. Other changes to in force (Net)	(10)	(174,391)							(10)	(174,391)
23. In force December 31, current year	34	1,322,222	(a)						34	1,322,222

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	54,573		53,507				104,534		90,561	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	2,127		2,103				23,256		22,364	
25.2 Guaranteed renewable (b)	322,432		318,872				339,533		326,511	
25.3 Non-renewable for stated reasons only (b)	358		354				27,907		26,837	
25.4 Other accident only	2,869		2,837				74,418		71,564	
25.5 All other (b)	451		446							
25.6 Totals (sum of Lines 25.1 to 25.5)	328,237		324,612				465,114		447,276	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	382,810		378,119				569,648		537,837	

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



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**DIRECT BUSINESS IN THE STATE OF: OHIO
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	229,101								229,101	
2. Annuity considerations	3,050								3,050	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	232,151								232,151	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	375								375	
6.2 Applied to pay renewal premiums	94								94	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,177								1,177	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,646								1,646	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,646								1,646	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	106,593								106,593	
10. Matured endowments	1,197								1,197	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	107,790								107,790	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		(1)								(1)
17. Incurred during current year	11	112,946							11	112,946
Settled during current year:										
18.1 By payment in full	10	107,790							10	107,790
18.2 By payment on compromised claims										
18.3 Total paid	10	107,790							10	107,790
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	107,790							10	107,790
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	5,155							1	5,155
POLICY EXHIBIT										
20. In force December 31, prior year	1,020	25,482,079	(a)		55	1,308,122			1,075	26,790,201
21. Issued during year	20	452,000							20	452,000
22. Other changes to in force (Net)	(287)	(6,013,612)			(4)	(149,450)			(291)	(6,163,062)
23. In force December 31, current year	753	19,920,467	(a)		51	1,158,672			804	21,079,139

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	39,633		38,858				112,625		97,569	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	9,216		9,114				77,289		74,325	
25.2 Guaranteed renewable (b)	1,397,372		1,381,944				1,128,421		1,085,145	
25.3 Non-renewable for stated reasons only (b)	1,550		1,533				92,747		89,190	
25.4 Other accident only	12,432		12,295				247,325		237,840	
25.5 All other (b)	1,955		1,934							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,422,525		1,406,820				1,545,782		1,486,500	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,462,158		1,445,678				1,658,407		1,584,069	

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



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**DIRECT BUSINESS IN THE STATE OF: OKLAHOMA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	97,752									97,752
2. Annuity considerations	80									80
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	97,832									97,832
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	974									974
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	261									261
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,235									1,235
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,235									1,235
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	12,100									12,100
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	12,100									12,100
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,637							1	1,637
17. Incurred during current year	3	20,495							3	20,495
Settled during current year:										
18.1 By payment in full	2	12,100							2	12,100
18.2 By payment on compromised claims										
18.3 Total paid	2	12,100							2	12,100
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	12,100							2	12,100
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	10,032							2	10,032
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	397	8,855,391	(a)		1	5,000			398	8,860,391
21. Issued during year	23	3,474,822							23	3,474,822
22. Other changes to in force (Net)	(87)	(1,453,619)							(87)	(1,453,619)
23. In force December 31, current year	333	10,876,594	(a)		1	5,000			334	10,881,594

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums		Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
	Earned				
24. Group policies (b)	54,373	53,310		8,146	7,057
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)	20,773	20,544		136,627	131,387
25.2 Guaranteed renewable (b)	3,149,639	3,114,863		1,994,752	1,918,252
25.3 Non-renewable for stated reasons only (b)	3,493	3,454		163,952	157,665
25.4 Other accident only	28,021	27,712		437,206	420,439
25.5 All other (b)	4,407	4,358			
25.6 Totals (sum of Lines 25.1 to 25.5)	3,206,333	3,170,931		2,732,537	2,627,743
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,260,706	3,224,241		2,740,683	2,634,800

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



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**DIRECT BUSINESS IN THE STATE OF: OREGON
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	17,033								17,033	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	17,033								17,033	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	169								169	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60								60	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	229								229	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	229								229	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,602							1	2,602
17. Incurred during current year	(1)	(2,602)							(1)	(2,602)
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	406	8,474,862	(a)		No. of Policies				406	8,474,862
21. Issued during year										
22. Other changes to in force (Net)	(237)	(5,064,403)							(237)	(5,064,403)
23. In force December 31, current year	169	3,410,459	(a)						169	3,410,459

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)										
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	143		141				5,268		5,066	
25.2 Guaranteed renewable (b)	21,638		21,399				76,916		73,966	
25.3 Non-renewable for stated reasons only (b)	24		24				6,322		6,079	
25.4 Other accident only	192		190				16,858		16,212	
25.5 All other (b)	30		30							
25.6 Totals (sum of Lines 25.1 to 25.5)	22,027		21,784				105,364		101,323	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	22,027		21,784				105,364		101,323	

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



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**DIRECT BUSINESS IN THE STATE OF: PENNSYLVANIA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	160,480								160,480	
2. Annuity considerations	12,246								12,246	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	172,726								172,726	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,062								4,062	
6.2 Applied to pay renewal premiums	2,970								2,970	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	55,865								55,865	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	62,897								62,897	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	62,897								62,897	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	68,913								68,913	
10. Matured endowments	118,566								118,566	
11. Annuity benefits	1,020								1,020	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	4,354								4,354	
15. Total	192,853								192,853	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	35	344,739							35	344,739
Settled during current year:										
18.1 By payment in full	31	187,479							31	187,479
18.2 By payment on compromised claims										
18.3 Total paid	31	187,479							31	187,479
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	31	187,479							31	187,479
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	157,260							4	157,260
POLICY EXHIBIT										
20. In force December 31, prior year	1,914	24,409,272	(a)		7	160,000			1,921	24,569,272
21. Issued during year										
22. Other changes to in force (Net)	(985)	(11,461,138)							(985)	(11,461,138)
23. In force December 31, current year	929	12,948,134	(a)		7	160,000			936	13,108,134

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	4,549		4,460				1,464		1,269	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	2,936		2,903				24,925		23,970	
25.2 Guaranteed renewable (b)	445,123		440,208				363,912		349,956	
25.3 Non-renewable for stated reasons only (b)	494		488				29,911		28,763	
25.4 Other accident only	3,960		3,916				79,761		76,703	
25.5 All other (b)	623		616							
25.6 Totals (sum of Lines 25.1 to 25.5)	453,136		448,131				498,509		479,392	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	457,685		452,591				499,973		480,661	

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



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**DIRECT BUSINESS IN THE STATE OF: RHODE ISLAND
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	52								52	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	52								52	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14								14	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14								14	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14								14	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	44	1,952,553	(a)		No. of Policies				44	1,952,553
21. Issued during year										
22. Other changes to in force (Net)	(44)	(1,952,553)							(44)	(1,952,553)
23. In force December 31, current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)										
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	11		11				2,728		2,624	
25.2 Guaranteed renewable (b)	1,621		1,603				39,833		38,306	
25.3 Non-renewable for stated reasons only (b)	2		2				3,274		3,148	
25.4 Other accident only	14		14				8,731		8,396	
25.5 All other (b)	2		2							
25.6 Totals (sum of Lines 25.1 to 25.5)	1,650		1,632				54,566		52,474	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,650		1,632				54,566		52,474	

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



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**DIRECT BUSINESS IN THE STATE OF: SOUTH CAROLINA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	73,917								73,917	
2. Annuity considerations	961								961	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	74,878								74,878	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	410								410	
6.2 Applied to pay renewal premiums	43								43	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,070								6,070	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,523								6,523	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	6,523								6,523	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	45,000								45,000	
10. Matured endowments	4,540								4,540	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	3,869								3,869	
15. Total	53,409								53,409	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	49,540							7	49,540
Settled during current year:										
18.1 By payment in full	7	49,540							7	49,540
18.2 By payment on compromised claims										
18.3 Total paid	7	49,540							7	49,540
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	49,540							7	49,540
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	613	9,462,235	(a)		4	245,250			617	9,707,485
21. Issued during year	10	295,000							10	295,000
22. Other changes to in force (Net)	(345)	(3,640,207)							(345)	(3,640,207)
23. In force December 31, current year	278	6,117,028	(a)		4	245,250			282	6,362,278

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	486,449		476,943				1,011,472		876,262	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	42,209		41,743				398,074		382,807	
25.2 Guaranteed renewable (b)	6,399,749		6,329,088				5,811,876		5,588,989	
25.3 Non-renewable for stated reasons only (b)	7,098		7,019				477,688		459,369	
25.4 Other accident only	56,936		56,307				1,273,836		1,224,984	
25.5 All other (b)	8,954		8,855							
25.6 Totals (sum of Lines 25.1 to 25.5)	6,514,946		6,443,012				7,961,474		7,656,149	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,001,395		6,919,955				8,972,946		8,532,411	

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



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**DIRECT BUSINESS IN THE STATE OF: SOUTH DAKOTA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	27,448								27,448	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	27,448								27,448	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	139								139	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15								15	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	154								154	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	154								154	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	10,016								10,016	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	10,016								10,016	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	10,016							1	10,016
Settled during current year:										
18.1 By payment in full	1	10,016							1	10,016
18.2 By payment on compromised claims										
18.3 Total paid	1	10,016							1	10,016
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	10,016							1	10,016
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	80	3,580,143	(a)		No. of Policies				80	3,580,143
21. Issued during year										
22. Other changes to in force (Net)	(23)	(1,444,724)							(23)	(1,444,724)
23. In force December 31, current year	57	2,135,419	(a)						57	2,135,419

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	8,270		8,108				4,224		3,659	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	1,605		1,587				11,085		10,660	
25.2 Guaranteed renewable (b)	243,339		240,652				161,837		155,630	
25.3 Non-renewable for stated reasons only (b)	270		267				13,302		12,792	
25.4 Other accident only	2,165		2,141				35,471		34,111	
25.5 All other (b)	340		337							
25.6 Totals (sum of Lines 25.1 to 25.5)	247,719		244,984				221,695		213,193	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	255,989		253,092				225,919		216,852	

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



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**DIRECT BUSINESS IN THE STATE OF: TENNESSEE
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	186,283								186,283	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	186,283								186,283	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	(1,219)								(1,219)	
6.2 Applied to pay renewal premiums	65								65	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,575								1,575	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	421								421	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	421								421	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	119,031								119,031	
10. Matured endowments	125								125	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,647								2,647	
15. Total	121,803								121,803	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	17,000							2	17,000
17. Incurred during current year	14	107,156							14	107,156
Settled during current year:										
18.1 By payment in full	15	119,156							15	119,156
18.2 By payment on compromised claims										
18.3 Total paid	15	119,156							15	119,156
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	119,156							15	119,156
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	5,000							1	5,000
POLICY EXHIBIT										
20. In force December 31, prior year	650	20,380,861	(a)		4	25,000			654	20,405,861
21. Issued during year	4	75,000							4	75,000
22. Other changes to in force (Net)	(178)	(3,746,881)							(178)	(3,746,881)
23. In force December 31, current year	476	16,708,980	(a)		4	25,000			480	16,733,980

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	26,459		25,941				11,274		9,767	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	19,284		19,071				117,802		113,284	
25.2 Guaranteed renewable (b)	2,923,822		2,891,540				1,719,905		1,653,946	
25.3 Non-renewable for stated reasons only (b)	3,243		3,207				141,362		135,941	
25.4 Other accident only	26,012		25,725				376,965		362,509	
25.5 All other (b)	4,091		4,046							
25.6 Totals (sum of Lines 25.1 to 25.5)	2,976,452		2,943,589				2,356,034		2,265,680	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,002,911		2,969,530				2,367,308		2,275,447	

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



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**DIRECT BUSINESS IN THE STATE OF: TEXAS
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	510,663								510,663	
2. Annuity considerations	597								597	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	511,260								511,260	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,611								2,611	
6.2 Applied to pay renewal premiums	60								60	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,347								4,347	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,018								7,018	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	7,018								7,018	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	475,021								475,021	
10. Matured endowments	2,197								2,197	
11. Annuity benefits	1,944								1,944	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	305								305	
15. Total	479,467								479,467	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	31,591							10	31,591
17. Incurred during current year	50	543,975							50	543,975
Settled during current year:										
18.1 By payment in full	54	477,218							54	477,218
18.2 By payment on compromised claims										
18.3 Total paid	54	477,218							54	477,218
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	54	477,218							54	477,218
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	98,348							6	98,348
POLICY EXHIBIT										
20. In force December 31, prior year	3,835	86,832,988	(a)		14	160,000			3,849	86,992,988
21. Issued during year	50	2,318,248							50	2,318,248
22. Other changes to in force (Net)	(789)	(24,732,776)			(1)	(20,000)			(790)	(24,752,776)
23. In force December 31, current year	3,096	64,418,460	(a)		13	140,000			3,109	64,558,460

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	569,355		558,229				266,389		230,779	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	37,728		37,311				191,379		184,040	
25.2 Guaranteed renewable (b)	5,720,380		5,657,220				2,794,141		2,686,984	
25.3 Non-renewable for stated reasons only (b)	6,344		6,274				229,655		220,848	
25.4 Other accident only	50,892		50,330				612,414		588,928	
25.5 All other (b)	8,003		7,915							
25.6 Totals (sum of Lines 25.1 to 25.5)	5,823,347		5,759,050				3,827,589		3,680,800	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,392,702		6,317,279				4,093,978		3,911,579	

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



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**DIRECT BUSINESS IN THE STATE OF: UTAH
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	25,042								25,042	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	25,042								25,042	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	8								8	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8								8	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	8								8	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	158,787								158,787	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	158,787								158,787	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	101,133							3	101,133
17. Incurred during current year	6	62,777							6	62,777
Settled during current year:										
18.1 By payment in full	8	158,787							8	158,787
18.2 By payment on compromised claims										
18.3 Total paid	8	158,787							8	158,787
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	158,787							8	158,787
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	5,123							1	5,123
POLICY EXHIBIT										
20. In force December 31, prior year	1,049	12,256,126	(a)		No. of Policies				1,049	12,256,126
21. Issued during year										
22. Other changes to in force (Net)	(369)	(8,070,872)							(369)	(8,070,872)
23. In force December 31, current year	680	4,185,254	(a)						680	4,185,254

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	4,576		4,486				1,101		954	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	416		412				4,012		3,859	
25.2 Guaranteed renewable (b)	63,150		62,452				58,581		56,334	
25.3 Non-renewable for stated reasons only (b)	70		69				4,815		4,630	
25.4 Other accident only	562		556				12,840		12,347	
25.5 All other (b)	88		87							
25.6 Totals (sum of Lines 25.1 to 25.5)	64,286		63,576				80,248		77,170	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	68,862		68,062				81,349		78,124	

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



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**DIRECT BUSINESS IN THE STATE OF: VERMONT
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	2,799								2,799	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,799								2,799	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	104								104	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	966								966	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,070								1,070	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,070								1,070	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,000								1,000	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	1,000								1,000	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	28	637,675	(a)		No. of Policies				28	637,675
21. Issued during year										
22. Other changes to in force (Net)	(19)	(449,275)							(19)	(449,275)
23. In force December 31, current year	9	188,400	(a)						9	188,400

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)										
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	29		29							
25.2 Guaranteed renewable (b)	4,437		4,388							
25.3 Non-renewable for stated reasons only (b)	5		5							
25.4 Other accident only	39		39							
25.5 All other (b)	6		6							
25.6 Totals (sum of Lines 25.1 to 25.5)	4,516		4,467							
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,516		4,467							

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



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**DIRECT BUSINESS IN THE STATE OF: VIRGINIA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	40,620								40,620	
2. Annuity considerations	2,199								2,199	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	42,819								42,819	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	233								233	
6.2 Applied to pay renewal premiums	130								130	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,067								2,067	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,430								2,430	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	2,430								2,430	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	26,581								26,581	
10. Matured endowments	9,085								9,085	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	35,666								35,666	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	8,281							2	8,281
17. Incurred during current year	11	39,563							11	39,563
Settled during current year:										
18.1 By payment in full	8	35,666							8	35,666
18.2 By payment on compromised claims										
18.3 Total paid	8	35,666							8	35,666
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	35,666							8	35,666
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	12,178							5	12,178
POLICY EXHIBIT										
20. In force December 31, prior year	535	5,503,636	(a)		3	15,000			538	5,518,636
21. Issued during year										
22. Other changes to in force (Net)	(225)	(2,220,955)							(225)	(2,220,955)
23. In force December 31, current year	310	3,282,681	(a)		3	15,000			313	3,297,681

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	49,426		48,460				51,644		44,741	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	2,374		2,348				16,327		15,701	
25.2 Guaranteed renewable (b)	360,023		356,048				238,375		229,233	
25.3 Non-renewable for stated reasons only (b)	399		395				19,592		18,841	
25.4 Other accident only	3,203		3,168				52,246		50,243	
25.5 All other (b)	504		498							
25.6 Totals (sum of Lines 25.1 to 25.5)	366,503		362,457				326,540		314,018	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	415,929		410,917				378,184		358,759	

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



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**DIRECT BUSINESS IN THE STATE OF: WASHINGTON
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	15,536								15,536	
2. Annuity considerations	70								70	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	15,606								15,606	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	244								244	
6.2 Applied to pay renewal premiums	47								47	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,786								2,786	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,077								3,077	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	3,077								3,077	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	5,302								5,302	
10. Matured endowments	5,120								5,120	
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	16,955								16,955	
15. Total	27,377								27,377	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	10,422							2	10,422
Settled during current year:										
18.1 By payment in full	2	10,422							2	10,422
18.2 By payment on compromised claims										
18.3 Total paid	2	10,422							2	10,422
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	10,422							2	10,422
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	190	3,917,646	(a)		1	5,000			191	3,922,646
21. Issued during year										
22. Other changes to in force (Net)	(104)	(2,752,309)							(104)	(2,752,309)
23. In force December 31, current year	86	1,165,337	(a)		1	5,000			87	1,170,337

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	5,595		5,486				8,362		7,244	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	320		317				939		903	
25.2 Guaranteed renewable (b)	48,571		48,035				13,707		13,182	
25.3 Non-renewable for stated reasons only (b)	54		53				1,127		1,083	
25.4 Other accident only	432		427				3,004		2,889	
25.5 All other (b)	68		67							
25.6 Totals (sum of Lines 25.1 to 25.5)	49,445		48,899				18,777		18,057	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	55,040		54,385				27,139		25,301	

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



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**DIRECT BUSINESS IN THE STATE OF: WEST VIRGINIA
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	10,327								10,327	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	10,327								10,327	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	9								9	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	666								666	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	675								675	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	675								675	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	10,000								10,000	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	10,000								10,000	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	20,045							3	20,045
Settled during current year:										
18.1 By payment in full	2	10,000							2	10,000
18.2 By payment on compromised claims										
18.3 Total paid	2	10,000							2	10,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	10,000							2	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	10,045							1	10,045
POLICY EXHIBIT										
20. In force December 31, prior year	138	1,205,747	(a)		4	67,500			142	1,273,247
21. Issued during year										
22. Other changes to in force (Net)	(92)	(468,486)							(92)	(468,486)
23. In force December 31, current year	46	737,261	(a)		4	67,500			50	804,761

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	16,320		16,001				2,002		1,734	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	809		800				7,674		7,380	
25.2 Guaranteed renewable (b)	122,587		121,233				112,044		107,747	
25.3 Non-renewable for stated reasons only (b)	136		134				9,209		8,856	
25.4 Other accident only	1,091		1,079				24,557		23,616	
25.5 All other (b)	172		170							
25.6 Totals (sum of Lines 25.1 to 25.5)	124,795		123,416				153,484		147,599	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	141,115		139,417				155,486		149,333	

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

**DIRECT BUSINESS IN THE STATE OF: WISCONSIN
DURING THE YEAR 2008**



61883200843050110

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	66,791								66,791	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	66,791								66,791	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	555								555	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	589								589	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,144								1,144	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,144								1,144	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	28,000								28,000	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	28,000								28,000	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	28,000							3	28,000
Settled during current year:										
18.1 By payment in full	3	28,000							3	28,000
18.2 By payment on compromised claims										
18.3 Total paid	3	28,000							3	28,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	28,000							3	28,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	450	15,577,252	(a)		No. of Policies				450	15,577,252
21. Issued during year										
22. Other changes to in force (Net)	(91)	(2,555,154)							(91)	(2,555,154)
23. In force December 31, current year	359	13,022,098	(a)						359	13,022,098

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	23,587		23,126				1,260		1,092	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	970		960				3,546		3,410	
25.2 Guaranteed renewable (b)	147,125		145,500				51,772		49,786	
25.3 Non-renewable for stated reasons only (b)	163		161				4,255		4,092	
25.4 Other accident only	1,309		1,294				11,347		10,912	
25.5 All other (b)	206		204							
25.6 Totals (sum of Lines 25.1 to 25.5)	149,773		148,119				70,920		68,200	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	173,360		171,245				72,180		69,292	

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



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**DIRECT BUSINESS IN THE STATE OF: WYOMING
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	11,625								11,625	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	11,625								11,625	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	670								670	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	93								93	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	763								763	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	763								763	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,223								2,223	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	2,223								2,223	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	2,223							1	2,223
Settled during current year:										
18.1 By payment in full	1	2,223							1	2,223
18.2 By payment on compromised claims										
18.3 Total paid	1	2,223							1	2,223
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	2,223							1	2,223
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	137	2,597,913	(a)		No. of Policies				137	2,597,913
21. Issued during year										
22. Other changes to in force (Net)	(27)	(243,339)							(27)	(243,339)
23. In force December 31, current year	110	2,354,574	(a)						110	2,354,574

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	32,185		31,556				13,538		11,728	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	386		382				728		700	
25.2 Guaranteed renewable (b)	58,497		57,851				10,630		10,222	
25.3 Non-renewable for stated reasons only (b)	65		64				874		840	
25.4 Other accident only	520		515				2,330		2,241	
25.5 All other (b)	82		81							
25.6 Totals (sum of Lines 25.1 to 25.5)	59,550		58,893				14,562		14,003	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	91,735		90,449				28,100		25,731	

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



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**DIRECT BUSINESS IN THE STATE OF: OTHER ALIEN
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	909,589								909,589	
2. Annuity considerations	42								42	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	909,631								909,631	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	29,064								29,064	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,517								1,517	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,581								30,581	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	30,581								30,581	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	549,158								549,158	
10. Matured endowments	6,898								6,898	
11. Annuity benefits	10,843								10,843	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	(2,901)								(2,901)	
15. Total	563,998								563,998	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	500,000							1	500,000
17. Incurred during current year	1	50,158							1	50,158
Settled during current year:										
18.1 By payment in full	2	550,158							2	550,158
18.2 By payment on compromised claims										
18.3 Total paid	2	550,158							2	550,158
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	550,158							2	550,158
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	1,054	409,180,347	(a)		No. of Policies				1,054	409,180,347
21. Issued during year										
22. Other changes to in force (Net)	(557)	(217,985,648)							(557)	(217,985,648)
23. In force December 31, current year	497	191,194,699	(a)						497	191,194,699

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)			53,140						357,484	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	78		77				1,796		1,727	
25.2 Guaranteed renewable (b)	11,854		453,972				(622,914)		291,566	
25.3 Non-renewable for stated reasons only (b)	13		13				2,158		2,075	
25.4 Other accident only	105		104				5,754		5,534	
25.5 All other (b)	17		16							
25.6 Totals (sum of Lines 25.1 to 25.5)	12,067		454,182				(613,206)		300,902	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,067		507,322				(613,206)		658,386	

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



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**DIRECT BUSINESS IN THE STATE OF: TOTAL
DURING THE YEAR 2008**

NAIC Group Code 1117

LIFE INSURANCE

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Individual		Total	
1. Life insurance	5,090,858								5,090,858	
2. Annuity considerations	74,550								74,550	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	5,165,408								5,165,408	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	110,502								110,502	
6.2 Applied to pay renewal premiums	21,295								21,295	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	234,140								234,140	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	365,937								365,937	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	365,937								365,937	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	4,943,413								4,943,413	
10. Matured endowments	390,806								390,806	
11. Annuity benefits	85,294								85,294	
12. Surrender values and withdrawals for life contracts										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	79,641								79,641	
15. Total	5,499,154								5,499,154	

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	66	1,168,828							66	1,168,828
17. Incurred during current year	433	4,815,711							433	4,815,711
Settled during current year:										
18.1 By payment in full	443	5,327,289							443	5,327,289
18.2 By payment on compromised claims										
18.3 Total paid	443	5,327,289							443	5,327,289
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	443	5,327,289							443	5,327,289
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	56	657,250							56	657,250
POLICY EXHIBIT										
20. In force December 31, prior year	36,262	1,096,835,760	(a)		258	4,736,157			36,520	1,101,571,917
21. Issued during year	299	16,197,273							299	16,197,273
22. Other changes to in force (Net)	(13,705)	(465,820,176)			(15)	(624,450)			(13,720)	(466,444,626)
23. In force December 31, current year	22,856	647,212,857	(a)		243	4,111,707			23,099	651,324,564

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	3,042,831		3,036,507				2,692,469		2,690,032	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)	369,711		365,630				2,810,525		2,701,977	
25.2 Guaranteed renewable (b)	56,056,293		55,879,611				40,384,551		39,715,182	
25.3 Non-renewable for stated reasons only (b)	62,169		61,479				3,372,634		3,242,371	
25.4 Other accident only	498,709		493,200				8,993,690		8,646,325	
25.5 All other (b)	78,430		77,567							
25.6 Totals (sum of Lines 25.1 to 25.5)	57,065,312		56,877,487				55,561,400		54,305,855	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	60,108,143		59,913,994				58,253,869		56,995,887	

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

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	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)	Number of		9 Amount of Insurance (a)	
							7 Policies	8 Certificates		
1. In force end of prior year			36,262	1,096,835				258	4,736	1,101,571
2. Issued during year			299	16,197						16,197
3. Reinsurance assumed			354	160,122						160,122
4. Revived during year			108	26,015						26,015
5. Increased during year (net)			1	1,920						1,920
6. Subtotals, Lines 2 to 5			762	204,254						204,254
7. Additions by dividends during year	X X X		X X X		X X X		X X X	X X X		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			37,024	1,301,089				258	4,736	1,305,825
Deductions during year										
10. Death			449	5,634			X X X			5,634
11. Maturity			91	416			X X X			416
12. Disability							X X X			
13. Expiry			212	4,344						4,344
14. Surrender			518	12,817						12,817
15. Lapse			1,446	126,383				15	624	127,007
16. Conversion							X X X	X X X	X X X	
17. Decreased (net)			27	4,842						4,842
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			2,743	154,436				15	624	155,060
21. In force end of year (Line 9 minus Line 20)			34,281	1,146,653				243	4,112	1,150,765
22. Reinsurance ceded end of year	X X X		X X X	408,167	X X X		X X X	X X X		408,167
23. Line 21 minus Line 22	X X X		X X X	738,486	X X X	(b)	X X X	X X X	4,112	742,598
DETAILS OF WRITE-IN LINES										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 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)										

(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	X X X		X X X	10,066
25. Other paid-up insurance			10,042	67,405
26. Debit ordinary insurance	X X X	X X X		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			77	7,736
28. Term policies - other	76	3,921	2,778	354,631
29. Other term insurance - decreasing	X X X		X X X	581
30. Other term insurance	X X X		X X X	117,343
31. Totals, (Lines 27 to 30)	76	3,921	2,855	480,291
Reconciliation to Lines 2 and 21:				
32. Term additions	X X X		X X X	
33. Totals, extended term insurance	X X X	X X X	2,790	41,100
34. Totals, whole life and endowment	223	12,276	28,636	625,265
35. Totals (Lines 31 to 34)	299	16,197	34,281	1,146,656

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	16,197		1,146,655	
38. Credit Life (Group and Individual)				
39. Group			4,112	
40. Totals (Lines 36 to 39)	16,197		1,150,767	

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	X X X		X X X	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	NONE			X X X
43. Federal Employees' Group Life Insurance included in Line 21		X X X		
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	25,070
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	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			3,882	131,879				
49. Disability Income								
50. Extended Benefits			X X X	X X X				
51. Other								
52. Total		(b)	3,882	(b) 131,879		(b)		(b)

(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	115	17		
2. Issued during year	3			
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	118	17		
Deductions during the year:				
6. Decreased (net)	7	7		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	7	7		
9. In force end of year	111	10		
10. Amount on deposit		(a)		(a)
11. Income now payable	111	10		
12. Amount of income payable	(a) 177,381	(a) 36,003	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	38	1,136		
2. Issued during year	1			
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	39	1,136		
Deductions during the year:				
6. Decreased (net)	4	114		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	4	114		
9. In force end of year	35	1,022		
Income now payable				
10. Amount of income payable	(a) 187,270	X X X	X X X	(a)
Deferred fully paid:				
11. Account Balance	X X X	(a) 3,368,761	X X X	(a)
Deferred not fully paid:				
12. Account Balance	X X X	(a) 6,515,469	X X X	(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	7,934	5,058,959			128,494	87,589,641
2. Issued during year	1,546	585,043			4,607	2,331,430
3. Reinsurance assumed					214	75,078
4. Increased during year (net)		X X X		X X X		X X X
5. Total (Lines 1 to 4)	9,480	X X X		X X X	133,315	X X X
Deductions during the year:						
6. Conversions		X X X	X X X	X X X	X X X	X X X
7. Decreased (net)	3,532	X X X		X X X	21,368	X X X
8. Reinsurance ceded		X X X		X X X		X X X
9. Totals (Lines 6 to 8)	3,532	X X X		X X X	21,368	X X X
10. In force end of year	5,948	(a) 4,269,273		(a)	111,947	(a) 80,166,283

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	73	2,860
2. Issued during year	59	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Total (Lines 1 to 4)	132	2,860
Deductions during the year:		
6. Decreased (net)	48	174
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	48	174
9. In force end of year	84	2,686
10. Amount of account balance	(a) 1,336,845	(a) 1,472,512

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	2,989,359
2. Current year's realized pre-tax capital gains/(losses) of \$ 861,287 transferred into the reserve net of taxes of \$ 292,838	568,449
3. Adjustment for current year's liability gains/(losses) released from the reserve (from Col 3, Line 32)	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	3,557,808
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	738,810
6. Reserve as of December 31, current year (Line 4 minus Line 5)	2,818,998

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2008	675,745	63,065		738,810
2. 2009	457,200	131,961		589,161
3. 2010	343,590	121,698		465,288
4. 2011	267,754	90,902		358,656
5. 2012	194,126	59,115		253,241
6. 2013	131,752	24,612		156,364
7. 2014	92,427	6,626		99,053
8. 2015	72,600	5,849		78,449
9. 2016	60,885	5,040		65,925
10. 2017	54,540	4,231		58,771
11. 2018	50,218	3,280		53,498
12. 2019	51,676	2,897		54,573
13. 2020	57,798	3,120		60,918
14. 2021	63,559	3,268		66,827
15. 2022	69,926	3,491		73,417
16. 2023	73,932	3,714		77,646
17. 2024	73,353	3,937		77,290
18. 2025	66,451	4,160		70,611
19. 2026	55,442	4,383		59,825
20. 2027	40,231	4,680		44,911
21. 2028	23,294	4,977		28,271
22. 2029	10,427	4,680		15,107
23. 2030	3,197	3,714		6,911
24. 2031	(686)	2,748		2,062
25. 2032	(1,786)	1,708		(78)
26. 2033	332	594		926
27. 2034	1,032			1,032
28. 2035	344			344
29. 2036				
30. 2037				
31. 2038 and Later				
32. Total (Lines 1 to 31)	2,989,359	568,450		3,557,809

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	282,308	2,757	285,065	1,751	817,905	819,656	1,104,721
2. Realized capital gains/(losses) net of taxes-General Account							
3. Realized capital gains/(losses) net of taxes-Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes-General Account				(722)		(722)	(722)
5. Unrealized capital gains/(losses) net of deferred taxes-Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	84,160	845	85,005				85,005
8. Accumulated Balances (Lines 1 through 5 - 6 + 7)	366,468	3,602	370,070	1,029	817,905	818,934	1,189,004
9. Maximum Reserve	396,256	2,693	398,949	2,113	797,472	799,585	1,198,534
10. Reserve Objective	271,044	1,836	272,880	2,113	797,472	799,585	1,072,465
11. 20% of (Line 10 - Line 8)	(19,085)	(353)	(19,438)	217	(4,087)	(3,870)	(23,308)
12. Balance Before Transfers (Lines 8 + 11)	347,383	3,249	350,632	1,246	813,818	815,064	1,165,696
13. Transfers							X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero		(556)	(556)		(16,346)	(16,346)	(16,902)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	347,383	2,693	350,076	1,246	797,472	798,718	1,148,794

**ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt Obligations	89,687,226	X X X	X X X	89,687,226	0.0000		0.0000		0.0000	
2	1	Highest Quality	38,173,692	X X X	X X X	38,173,692	0.0004	15,269	0.0023	87,799	0.0030	114,521
3	2	High Quality	8,473,211	X X X	X X X	8,473,211	0.0019	16,099	0.0058	49,145	0.0090	76,259
4	3	Medium Quality	1,037,816	X X X	X X X	1,037,816	0.0093	9,652	0.0230	23,870	0.0340	35,286
5	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
6	5	Lower Quality	995,830	X X X	X X X	995,830	0.0432	43,020	0.1100	109,541	0.1700	169,291
7	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
8		Total Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	138,367,775	X X X	X X X	138,367,775	X X X	84,040	X X X	270,355	X X X	395,357
PREFERRED STOCKS												
10	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
11	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
12	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
13	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
14	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
15	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
16		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset)		X X X	X X X		X X X		X X X		X X X	
SHORT-TERM BONDS												
18		Exempt Obligations	79,402,924	X X X	X X X	79,402,924	0.0000		0.0000		0.0000	
19	1	Highest Quality	299,625	X X X	X X X	299,625	0.0004	120	0.0023	689	0.0030	899
20	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
21	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
22	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
23	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
24	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
25		Total Short-term Bonds (Sum of Lines 18 through 24)	79,702,549	X X X	X X X	79,702,549	X X X	120	X X X	689	X X X	899

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NONE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange Traded		X X X	X X X		0.0004		0.0023		0.0030	
27	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
28	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
29	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
30	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
31	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
32	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
33		Total Derivative Instruments		X X X	X X X		X X X		X X X		X X X	
34		TOTAL (Lines 9 + 17 + 25 + 33)	218,070,324	X X X	X X X	218,070,324	X X X	84,160	X X X	271,044	X X X	396,256
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			X X X		(a)		(a)		(a)	
36		Residential Mortgages-Insured or Guaranteed	1,208,668		X X X	1,208,668	0.0003	363	0.0006	725	0.0010	1,209
37		Residential Mortgages-All Other	367,668		X X X	367,668	0.0013	478	0.0030	1,103	0.0040	1,471
38		Commercial Mortgages-Insured or Guaranteed	13,498		X X X	13,498	0.0003	4	0.0006	8	0.0010	13
39		Commercial Mortgages-All Other			X X X		(a)		(a)		(a)	
40		In Good Standing With Restructured Terms			X X X		(b)		(b)		(b)	
Overdue, Not in Process:												
41		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
42		Residential Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
43		Residential Mortgages-All Other			X X X		0.0025		0.0058		0.0090	
44		Commercial Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
45		Commercial Mortgages-All Other			X X X		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
46		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
47		Residential Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
48		Residential Mortgages-All Other			X X X		0.0000		0.0130		0.0130	
49		Commercial Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
50		Commercial Mortgages-All Other			X X X		0.0000		0.1700		0.1700	
51		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Assset)	1,589,834		X X X	1,589,834	X X X	845	X X X	1,836	X X X	2,693
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	1,589,834		X X X	1,589,834	X X X	845	X X X	1,836	X X X	2,693

(a) Times the company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated Public	10,566	X X X	X X X	10,566	0.0000		0.2000 (d)	2,113	0.2000 (d)	2,113
2		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600	
3		Federal Home Loan Bank		X X X	X X X		0.0000		0.0050		0.0080	
4		Affiliated Life with AVR	28,118,590	X X X	X X X	28,118,590	0.0000		0.0000		0.0000	
Affiliated Investment Subsidiary:												
5		Fixed Income Exempt Obligations					X X X		X X X		X X X	
6		Fixed Income Highest Quality					X X X		X X X		X X X	
7		Fixed Income High Quality					X X X		X X X		X X X	
8		Fixed Income Medium Quality					X X X		X X X		X X X	
9		Fixed Income Low Quality					X X X		X X X		X X X	
10		Fixed Income Lower Quality					X X X		X X X		X X X	
11		Fixed Income In/Near Default					X X X		X X X		X X X	
12		Unaffiliated Common Stock Public					0.0000		(d)		(d)	
13		Unaffiliated Common Stock Private					0.0000		0.1600		0.1600	
14		Mortgage Loans					(c)		(c)		(c)	
15		Real Estate					(e)		(e)		(e)	
16		Affiliated-Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
17		Affiliated-All Other		X X X	X X X		0.0000		0.1600		0.1600	
18		Total Common Stock (Sum of Lines 1 through 17) (Page 2, Line 2.2, Net Admitted Asset)	28,129,156			28,129,156	X X X		X X X	2,113	X X X	2,113
REAL ESTATE												
19		Home Office Property (General Account only)	5,623,565			5,623,565	0.0000		0.0750	421,767	0.0750	421,767
20		Investment Properties	5,009,394			5,009,394	0.0000		0.0750	375,705	0.0750	375,705
21		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22		Total Real Estate (Sum of Lines 19 through 21)	10,632,959			10,632,959	X X X		X X X	797,472	X X X	797,472
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
24	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
25	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
26	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
27	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
28	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
29	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
30		Total with Bond Characteristics (Sum of Lines 23 through 29)		X X X	X X X		X X X		X X X		X X X	

NONE

ASSET VALUATION RESERVE (continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
31	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
32	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
33	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
34	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
35	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
36	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
37		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
38		Total with Preferred Stock Characteristics (Sum of Lines 31 through 37)		X X X	X X X		X X X		X X X		X X X	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
39		Farm Mortgages			X X X		(a)		(a)		(a)	
40		Residential Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
41		Residential Mortgages-All Other		X X X	X X X		0.0013		0.0030		0.0040	
42		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
43		Commercial Mortgages-All Other			X X X		(a)		(a)		(a)	
44		In Good Standing With Restructured Terms			X X X		(b)		(b)		(b)	
		Overdue, Not in Process:										
45		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
46		Residential Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
47		Residential Mortgages-All Other			X X X		0.0025		0.0058		0.0090	
48		Commercial Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
49		Commercial Mortgages-All Other			X X X		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
50		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
51		Residential Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
52		Residential Mortgages-All Other			X X X		0.0000		0.0130		0.0130	
53		Commercial Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
54		Commercial Mortgages-All Other			X X X		0.0000		0.1700		0.1700	
55		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)			X X X		X X X		X X X		X X X	

ASSET VALUATION RESERVE (continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
56		Unaffiliated Public		X X X	X X X		0.0000		(d)		(d)	
57		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600	
58		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
59		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
60		Affiliated Other-All Other		X X X	X X X		0.0000		0.1600		0.1600	
61		Total with Common Stock Characteristics (Sum of Lines 56 through 60)		X X X	X X X		X X X		X X X		X X X	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
62		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
63		Investment Properties					0.0000		0.0750		0.0750	
64		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
65		Total with Real Estate Characteristics (Sum of Lines 62 through 64)					X X X		X X X		X X X	
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
66		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
67		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
68		State Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
69		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
70		Total LIHTC					X X X		X X X		X X X	
		ALL OTHER INVESTMENTS										
71		Other Invested Assets-Schedule BA		X X X			0.0000		0.1300		0.1300	
72		Other Short-term Invested Assets-Schedule DA		X X X			0.0000		0.1300		0.1300	
73		Total All Other (Lines 71 + 72)		X X X			X X X		X X X		X X X	
74		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70, and 73)					X X X		X X X		X X X	

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- (a) Times the company's experience adjustment factor (EAF).
- (b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
- (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
- (d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
- (e) Determined using same factors and breakdowns used for directly owned real estate.

NONE Asset Valuation Reserve (continued)

NONE Schedule F

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	86,230,624	X X X	4,659,280	X X X		X X X		X X X	539,123	X X X	80,098,016	X X X	89,239	X X X	730,829	X X X	114,137	X X X
2. Premiums earned	86,499,096	X X X	4,699,205	X X X		X X X		X X X	541,827	X X X	80,317,265	X X X	98,976	X X X	727,975	X X X	113,848	X X X
3. Incurred claims	82,594,749	95.5	4,666,170	99.3					2,035,308	375.6	75,332,492	93.8	36,664	37.0	213,364	29.3	310,751	273.0
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	82,594,749	95.5	4,666,170	99.3					2,035,308	375.6	75,332,492	93.8	36,664	37.0	213,364	29.3	310,751	273.0
6. Increase in contract reserves	(13,857,188)	(16.0)	(581,399)	(12.4)					(1,360,708)	(251.1)	(11,907,068)	(14.8)	(3,002)	(3.0)	(795)	(0.1)	(4,216)	(3.7)
7. Commissions (a)	8,231,910	9.5	211,843	4.5					53,123	9.8	7,874,704	9.8	9,704	9.8	71,374	9.8	11,162	9.8
8. Other general insurance expenses	9,301,866	10.8	139,812	3.0					10,325	1.9	9,133,837	11.4	1,709	1.7	13,997	1.9	2,186	1.9
9. Taxes, licenses and fees	2,464,700	2.8	133,754	2.8					15,440	2.8	2,288,698	2.8	2,820	2.8	20,744	2.8	3,244	2.8
10. Total other expenses incurred	19,998,476	23.1	485,409	10.3					78,888	14.6	19,297,239	24.0	14,233	14.4	106,115	14.6	16,592	14.6
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(2,236,941)	(2.6)	129,025	2.7					(211,661)	(39.1)	(2,405,398)	(3.0)	51,081	51.6	409,291	56.2	(209,279)	(183.8)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(2,236,941)	(2.6)	129,025	2.7					(211,661)	(39.1)	(2,405,398)	(3.0)	51,081	51.6	409,291	56.2	(209,279)	(183.8)

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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)																		

NONE

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	6,526,048	148,038			45,063	6,290,188	39,248	1,033	2,478
2. Advance premiums	518,272	3,636			3,368	505,433	557	4,565	713
3. Reserve for rate credits									
4. Total premium reserves, current year	7,044,320	151,674			48,431	6,795,621	39,805	5,598	3,191
5. Total premium reserves, prior year	7,312,789	191,598			51,134	7,014,869	49,543	2,743	2,902
6. Increase in total premium reserves	(268,469)	(39,924)			(2,703)	(219,248)	(9,738)	2,855	289
B. Contract Reserves:									
1. Additional reserves (a)	101,509,570	2,719,623			1,405,963	97,314,361	11,951	13,571	44,101
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	101,509,570	2,719,623			1,405,963	97,314,361	11,951	13,571	44,101
4. Total contract reserves, prior year	115,366,757	3,301,023			2,766,670	109,221,428	14,953	14,366	48,317
5. Increase in contract reserves	(13,857,187)	(581,400)			(1,360,707)	(11,907,067)	(3,002)	(795)	(4,216)
C. Claim Reserves and Liabilities:									
1. Total current year	46,301,630	2,179,108			3,297,466	37,924,230	14,119	1,523,535	1,363,172
2. Total prior year	46,633,008	2,322,915			2,523,573	38,954,649	16,784	1,597,132	1,217,955
3. Increase	(331,378)	(143,807)			773,893	(1,030,419)	(2,665)	(73,597)	145,217
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	28,241,721	914,949			442,726	26,711,047	14,963	100,068	57,968
1.2 On claims incurred during current year	54,684,407	3,895,028			822,903	49,648,374	24,357	185,998	107,747
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	15,768,705	414,508			1,147,485	13,197,254	4,913	530,175	474,370
2.2 On claims incurred during current year	30,532,925	1,764,600			2,149,981	24,726,976	9,206	993,360	888,802
3. Test:									
3.1 Lines 1.1 and 2.1	44,010,426	1,329,457			1,590,211	39,908,301	19,876	630,243	532,338
3.2 Claim reserves and liabilities, December 31, prior year	46,633,008	2,322,915			2,523,573	38,954,649	16,784	1,597,132	1,217,955
3.3 Line 3.1 minus Line 3.2	(2,622,582)	(993,458)			(933,362)	953,652	3,092	(966,889)	(685,617)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	26,501,307	1,648,572			168,047	24,393,492	27,816	227,803	35,577
2. Premiums earned	26,585,102	1,662,698			168,890	24,460,263	30,851	226,913	35,487
3. Incurred claims	19,236,129	1,976,138			511,281	16,607,839	9,210	53,598	78,063
4. Commissions	1,503,495	162,560			9,067	1,316,156	1,501	12,291	1,920
B. Reinsurance Ceded:									
1. Premiums written	191,722				1,296	188,180	215	1,757	274
2. Premiums earned	200,462				1,868	196,348	215	1,757	274
3. Incurred claims	275,313				(516,969)	792,282			
4. Commissions									

(a) Includes \$ 0 premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred Claims		608,545	63,025,385	63,633,930
2. Beginning Claim Reserves and Liabilities		250,973	29,628,707	29,879,680
3. Ending Claim Reserves and Liabilities		238,275	35,021,464	35,259,739
4. Claims Paid		621,243	57,632,628	58,253,871
B. Assumed Reinsurance:				
5. Incurred Claims		256,397	18,979,736	19,236,133
6. Beginning Claim Reserves and Liabilities		83,329	19,185,590	19,268,919
7. Ending Claim Reserves and Liabilities		87,429	12,963,150	13,050,579
8. Claims Paid		252,297	25,202,176	25,454,473
C. Ceded Reinsurance:				
9. Incurred Claims			275,314	275,314
10. Beginning Claim Reserves and Liabilities			2,778,933	2,778,933
11. Ending Claim Reserves and Liabilities			2,194,301	2,194,301
12. Claims Paid			859,946	859,946
D. Net:				
13. Incurred Claims		864,942	81,729,807	82,594,749
14. Beginning Claim Reserves and Liabilities		334,302	46,035,364	46,369,666
15. Ending Claim Reserves and Liabilities		325,704	45,790,313	46,116,017
16. Claims Paid		873,540	81,974,858	82,848,398
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses		864,942	81,729,807	82,594,749
18. Beginning Reserves and Liabilities		334,302	46,035,364	46,369,666
19. Ending Reserves and Liabilities		325,704	45,790,313	46,116,017
20. Paid Claims and Cost Containment Expenses		873,540	81,974,858	82,848,398

SCHEDULE S - PART 1 - SECTION 1

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
65870	13-1004640	01/01/2007	Manhattan Life Insurance Company	Great Neck, NY	CO/I	328,344,659	741,962	1,080,536			
0199999	General Account, Affiliates					328,344,659	741,962	1,080,536			
64688 65676	75-6020048 35-0472300	10/30/1995 11/14/1985	Scor Re Lincoln National Life Insurance Company	Dallas, TX Atlanta, GA	CO/I CO/I	176,058,706	39,282,471 426,941	1,596,466	345,915		47,075,846
0299999	General Account Non-Affiliates					176,058,706	39,709,412	1,596,466	345,915		47,075,846
0399999	Total General Account					504,403,365	40,451,374	2,677,002	345,915		47,075,846
0799999	Totals					504,403,365	40,451,374	2,677,002	345,915		47,075,846

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than For Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
60682	45-0103436	09/14/1990	Beneficial Standard Life Insurance Co	Carmel, IN	CO/I	1,031	316	27,166	1,003		
68721	41-0808596	09/14/1990	Security Life Insurance Co of America	Minneapolis, MN	CO/I	12,124	3,718	319,399	11,791		
66044	46-0164570	01/01/1991	Midland National Life	Sioux Falls, SD	CO/I	35,128	6,114	45,194	17,441		
66265	04-1630650	12/30/1993	Monarch Life Insurance Co	Springfield, MA	CO/I	18,877	4,952	168,434	5,504		
87645	57-0654942	11/30/1991	United Fidelity Life (Victory Life)	Topeka, KS	CO/I	109,262	16,160		30,753		
62308	06-0303370	12/20/1991	Connecticut General Life	Bloomfield, CT	CO/I	150,595	37,258		35,728		
62235	01-0278678	06/30/1998	UNUM Life Insurance Company	Portland, ME	CO/I	228,193	23,839	374,414	148,934		
64297	13-1898173	06/30/1998	First UNUM Life Insurance Company	Tarrytown, NY	CO/I	138,540	24,297	720,764	23,918		
62235	01-0278678	09/30/1998	UNUM Life Insurance Company	Portland, ME	CO/I	29,821	4,273	1,428,807	8,322		
19704	35-0145400	09/30/1998	American States Life Ins Co	Indianapolis, IN	CO/I	396,974	70,958	2,930,508	129,115		
66214	64-0431935	07/01/1994	Dixie National Life Ins. Co.	Jackson, MS	CO/I	1,531,931	325,960	3,916,515	707,473		
62308	06-0303370	05/21/2001	Connecticut General Life	Hartford, CT	CO/I	133,399	13,231	2,081,921	179,813		
62049	57-0144607	11/01/2001	Colonial Life and Accident IC	Columbia, SC	CO/I	7,595,361	427,881	8,628,353	3,888,726		
77828	57-0523959	01/01/2001	Companion Life	Columbia, SC	CO/I	501,825	5,891	676,855	195,530		
92657	31-1000740	11/01/2002	Nationwide Life and Annuity Insurance	Columbus, OH	CO/I	794,615	110,900	1,991,107	267,961		
65676	35-0472300	10/01/2004	Lincoln National Life Insurance Company	Atlanta, GA	CO/I	10,053,749	903,172	18,905,357	2,960,292		
63665	43-0285930	12/31/2002	General American Life Insurance Co.	St. Louis, MO	CO/I	340,278	72,000	383,767	59,348		
65676	35-0472300	04/01/2005	Lincoln National Life Insurance Company	Atlanta, GA	CO/I	4,355,304	624,677	3,437,885	963,752		
12572	22-1272390	03/31/2006	Selective Insurance Company of America	Branchville, NJ	CO/I	74,301	12,636	322,779	30,000		
0299999	Totals, Non-Affiliates						26,501,308	2,688,233	46,359,225	9,665,404	
0399999	Totals						26,501,308	2,688,233	46,359,225	9,665,404	

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
62308	06-0303370	03/07/1983	Connecticut General Life	Hartford, CT	2,500	17,825
82627	06-0839705	06/30/2003	Swiss Re Life and Health America Inc.	Stamford, CT		2,149
0299999	Life and Annuity, Totals, Non-Affiliates				2,500	19,974
0399999	Life and Annuity, Totals				2,500	19,974
39845	48-0921045	01/01/1995	Employers Reinsurance Corp	Overland Park, KS	27,864	
65676	35-0472300	03/11/1968	Lincoln National Life	Fort Wayne, IN	5,225	
82627	06-0839705	12/18/1983	Swiss Re Life and Health America Inc.	Dallas, TX	80,500	82,238
82627	06-0839705	10/01/1983	Swiss Re Life and Health America Inc.	Stamford, CT	11,034	
65676	35-0472300	05/01/1973	Lincoln National Life	Fort Wayne, IN	2,100	
82627	06-0839705	01/01/1989	Swiss Re Life and Health America Inc.	Dallas, TX	12,006	
82627	06-0839705	11/25/1968	Swiss Re Life and Health America Inc.	Stamford, CT	6,900	
70025	91-6027719	01/01/2006	Genworth Financial	Wilmington, DE	39,984	39,231
0599999	Accident and Health, Totals, Non-Affiliates				185,613	121,469
0699999	Accident and Health, Totals				185,613	121,469
0799999	Totals - Life, Annuity and Accident and Health				188,113	141,443

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Compan Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
65870	13-1004640	01/01/2007	Manhattan Life Insurance Company	Great Neck, NY	CO/I	66,228,061	162,422	49,827	226,663				
0199999	Authorized General Account – Affiliates					66,228,061	162,422	49,827	226,663				
88099	75-1608507	02/04/1974	Optimum Re	Dallas, TX	YRT/I	12,508,417			61,206				
62308	06-0303370	03/07/1983	Connecticut General Life	Hartford, CT	YRT/I	1,948,576	32,780	35,601	73,170				
68276	48-1024691	01/01/1995	Employers Reassurance Corp	Overland Park, KS	YRT/I	6,879,758	9,727	23,111	23,177				
66346	58-0828824	05/05/1976	Munich American Reassurance Co	Atlanta, GA	YRT/I	37,144,155	68,852	63,655	281,301				
82627	06-0839705	12/01/1997	Swiss Re Life and Health(Life Re)	Stamford, CT	YRT/I				102				
88099	75-1608507	04/12/1982	Optimum Re	Dallas, TX	CO/I	626,374	224,066	126,949	22,788				
88099	75-1608507	04/12/1982	Optimum Re	Dallas, TX	YRT/I	8,190,079	1,121	1,308	79,336				
88099	75-1608507	04/01/1997	Optimum Re	Dallas, TX	YRT/I	4,536,071	33,084	37,260	24,490				
82627	06-0839705	06/30/2003	Swiss Re Life and Health America Inc.	Stamford, CT	YRT/I	121,543			3,773				
88340	59-2859797	03/01/2004	Hannover Life Reassurance	Orlando, FL	YRT/I	24,678,955	25,877	36,057	67,408				
88340	59-2859797	03/01/2004	Hannover Life Reassurance	Orlando, FL	ADB/I	5,260			6,007				
86231	39-0989781	03/01/2004	Transamerica Life Insurance Company	LOS ANGELES, CA	YRT/I	245,284,828	446,742	220,463	247,464				
86231	39-0989781	03/01/2004	Transamerica Life Insurance Company	LOS ANGELES, CA	ADB/I	15,075			12,109				
65676	35-0472300	11/14/1985	Lincoln National Life	Fort Wayne, IN	CO/I		211,776	217,076	4,392				
0299999	Authorized General Account – Non-Affiliates					341,939,091	1,054,025	761,480	906,723				
0399999	Total Authorized General Account					408,167,152	1,216,447	811,307	1,133,386				
0799999	Authorized and Unauthorized General Account					408,167,152	1,216,447	811,307	1,133,386				
1599999	Totals					408,167,152	1,216,447	811,307	1,133,386				

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Premiums	8 Unearned Premiums (Estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
68276	48-1024691	04/01/1965	Employers Reassurance Corp	Overland Park, KS	CO/I			52,189				
65676	35-0472300	03/11/1968	Lincoln National Life	Fort Wayne, IN	CO/I			50,085				
82627	06-0839705	12/18/1983	Swiss Re Life & Health America	Dallas, TX	CO/I	70,471	21,905	1,109,702				
25518	94-0781581	01/01/1994	Fairmont Premier Insurance Company	Martinez, CA	CO/I							
82627	06-0839705	10/01/1983	Swiss Re Life & Health America	Stamford, CT	CO/I	11,903	4,095	227,988				
65676	35-0472300	05/01/1973	Lincoln National Life	Fort Wayne, IN	CO/I	1,648	606	29,305				
82627	06-0839705	01/01/1989	Swiss Re Life & Health America	Dallas, TX	CO/I	11,355	5,376	319,820				
82627	06-0839705	12/01/1978	Swiss Re Life & Health America	Stamford, CT	CO/I	924	567					
82627	06-0839705	12/01/1978	Swiss Re Life & Health America	Stamford, CT	YRT/I	1,250	398	14,560				
65676	35-0472300	06/15/1964	Lincoln National Life	Fort Wayne, IN	CO/I	810						
70025	91-6027719	01/01/2006	Genworth Financial	Wilmington, DE	CO/I	92,490	38,716	1,187,950				
67105	41-0451140	01/01/2006	Reliastar Life Insurance Company	Minneapolis, MN	CO/I	871	1,178	15,824				
0299999	Authorized General Account – Non-Affiliates						191,722	72,841	3,007,423			
0399999	Total Authorized General Account						191,722	72,841	3,007,423			
0799999	Total Authorized and Unauthorized General Account						191,722	72,841	3,007,423			
1599999	Totals						191,722	72,841	3,007,423			

NONE Schedule S - Part 4

SCHEDULE S – PART 5Five-Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1	2	3	4	5
	2008	2007	2006	2005	2004
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	1,325	1,241	1,177	1,113	941
2. Commissions and reinsurance expense allowances	104	119	53	36	41
3. Contract claims	1,091	2,230	2,798	2,025	1,544
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts	(193)	(697)	(2,632)	(2,216)	4,237
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	96	195	105	88	54
9. Aggregate reserves for life and accident and health contracts	4,297	4,490	5,187	7,819	10,035
10. Liability for deposit-type contracts					
11. Contract claims unpaid	141	663	141	420	223
12. Amounts recoverable on reinsurance	188	460	280	352	300
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid	130	119			
16. Unauthorized reinsurance offset					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)					
18. Letters of credit (L)					
19. Trust agreements (T)					
20. Other (O)					

SCHEDULE S – PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	264,622,270		264,622,270
2. Reinsurance (Line 14)	47,283,581	(207,735)	47,075,846
3. Premiums and considerations (Line 13)	2,105,670	96,385	2,202,055
4. Net credit for ceded reinsurance	X X X	4,549,502	4,549,502
5. All other admitted assets (balance)	7,369,346		7,369,346
6. Total assets excluding Separate Accounts (Line 24)	321,380,867	4,438,152	325,819,019
7. Separate Account assets (Line 25)			
8. Total assets (Line 26)	321,380,867	4,438,152	325,819,019
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	237,032,709	4,296,709	241,329,418
10. Liability for deposit-type contracts (Line 3)	4,354,918		4,354,918
11. Claim reserves (Line 4)	34,228,673	141,443	34,370,116
12. Policyholder dividends/reserves (Lines 5 through 7)	347,088		347,088
13. Premium & annuity considerations received in advance (Line 8)	538,865		538,865
14. Other contract liabilities (Line 9)	2,818,998		2,818,998
15. Reinsurance in unauthorized companies (Line 24.2)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)			
17. All other liabilities (balance)	3,969,905		3,969,905
18. Total liabilities excluding Separate Accounts (Line 26)	283,291,156	4,438,152	287,729,308
19. Separate Account liabilities (Line 27)			
20. Total liabilities (Line 28)	283,291,156	4,438,152	287,729,308
21. Capital & surplus (Line 38)	38,089,712	X X X	38,089,712
22. Total liabilities, capital & surplus (Line 39)	321,380,868	4,438,152	325,819,020
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	4,296,709		
24. Claim reserves	141,443		
25. Policyholder dividends/reserves			
26. Premium & annuity considerations received in advance			
27. Liability for deposit-type contracts			
28. Other contract liabilities			
29. Reinsurance ceded assets	207,735		
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables	4,645,887		
32. Premiums and considerations	96,385		
33. Reinsurance in unauthorized companies			
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets			
36. Total ceded reinsurance payable/offsets	96,385		
37. Total net credit for ceded reinsurance	4,549,502		

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only						
		Active Status	Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama	AL	L	202,577		2,035,754		2,238,331	
2. Alaska	AK	N	575		7,237		7,812	
3. Arizona	AZ	L	32,987	760	536,744		570,491	
4. Arkansas	AR	L	137,365		5,111,939		5,249,304	
5. California	CA	L	112,905		1,124,598		1,237,503	
6. Colorado	CO	L	134,491	878	188,866		324,235	
7. Connecticut	CT	N	8,929		11,652		20,581	
8. Delaware	DE	N	1,604		4,326		5,930	
9. District of Columbia	DC	N			3,043		3,043	
10. Florida	FL	L	178,587	11,845	1,176,693		1,367,125	
11. Georgia	GA	L	319,851	492	2,650,977		2,971,320	
12. Hawaii	HI	N			2,896		2,896	
13. Idaho	ID	L	12,623		216,571		229,194	
14. Illinois	IL	L	174,843	5,025	315,935		495,803	
15. Indiana	IN	L	45,353	1,339	1,286,914		1,333,606	
16. Iowa	IA	L	119,353	2,299	275,959		397,611	
17. Kansas	KS	L	221,493	10,814	1,489,326		1,721,633	
18. Kentucky	KY	L	94,655		2,075,148		2,169,803	
19. Louisiana	LA	L	131,788		3,132,749		3,264,537	
20. Maine	ME	L	104,903	7,716	34,915		147,534	
21. Maryland	MD	L	6,306		126,276		132,582	
22. Massachusetts	MA	L	49,597	7,886	37,543		95,026	
23. Michigan	MI	N	66,146	849	34,216		101,211	
24. Minnesota	MN	L	22,290		54,522		76,812	
25. Mississippi	MS	L	156,030		8,979,529		9,135,559	
26. Missouri	MO	L	169,360	307	2,319,574		2,489,241	
27. Montana	MT	L	3,400	215	344,648		348,263	
28. Nebraska	NE	L	61,215	2,029	1,210,349		1,273,593	
29. Nevada	NV	L	9,227		197,578		206,805	
30. New Hampshire	NH	L	57,872	1,124	112,514		171,510	
31. New Jersey	NJ	N	10,577		45,520		56,097	
32. New Mexico	NM	L	9,128	889	266,410		276,427	
33. New York	NY	N	6,928	50	114,069		121,047	
34. North Carolina	NC	L	38,587	788	1,380,494		1,419,869	
35. North Dakota	ND	L	4,255		382,809		387,064	
36. Ohio	OH	L	229,101	3,050	1,462,158		1,694,309	
37. Oklahoma	OK	L	97,752	80	3,260,705		3,358,537	
38. Oregon	OR	L	17,033		22,027		39,060	
39. Pennsylvania	PA	L	160,480	12,246	457,684		630,410	
40. Rhode Island	RI	N	52		1,650		1,702	
41. South Carolina	SC	L	73,917	961	7,001,394		7,076,272	
42. South Dakota	SD	L	27,448		255,989		283,437	
43. Tennessee	TN	L	186,283		3,002,910		3,189,193	
44. Texas	TX	L	510,663	597	6,392,702		6,903,962	
45. Utah	UT	L	25,042		68,862		93,904	
46. Vermont	VT	N	2,799		4,517		7,316	
47. Virginia	VA	L	40,620	2,199	415,930		458,749	
48. Washington	WA	L	15,536	70	55,041		70,647	
49. West Virginia	WV	L	10,327		141,113		151,440	
50. Wisconsin	WI	L	66,791		173,360		240,151	
51. Wyoming	WY	L	11,625		91,735		103,360	
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	X X X	909,589	42	12,067		921,698	
59. Subtotal	(a) 41		5,090,858	74,550	60,108,137		65,273,545	
90. Reporting entity contributions for employee benefits plans	X X X							
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X		234,140				234,140	
92. Dividends or refunds applied to shorten endowment or premium paying period	X X X							
93. Premium or annuity considerations waived under disability or other contract provisions	X X X		79,641				79,641	
94. Aggregate other amounts not allocable by State	X X X							
95. Totals (Direct Business)	X X X		5,404,639	74,550	60,108,137		65,587,326	
96. Plus Reinsurance Assumed	X X X		3,046,506		26,911,730		29,958,236	
97. Totals (All Business)	X X X		8,451,145	74,550	87,019,867		95,545,562	
98. Less Reinsurance Ceded	X X X		1,206,609	3,704	214,534		1,424,847	
99. Totals (All Business) less Reinsurance Ceded	X X X		7,244,536	70,846	(b) 86,805,333		94,120,715	

DETAILS OF WRITE-INS							
5801. Other Alien	X X X		909,589	42	12,067		921,698
5802.	X X X						
5803.	X X X						
5898. Summary of remaining write-ins for Line 58	X X X						
5899. Total (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X		909,589	42	12,067		921,698
9401.	X X X						
9402.	X X X						
9403.	X X X						
9498. Summary of remaining write-ins for Line 94	X X X						
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)	X X X						

NONE

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

Life insurance premiums and annuity considerations have been allocated on the basis of the last recorded address to which the company has been directed to send official notice of premium or consideration due.

- (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: N/A

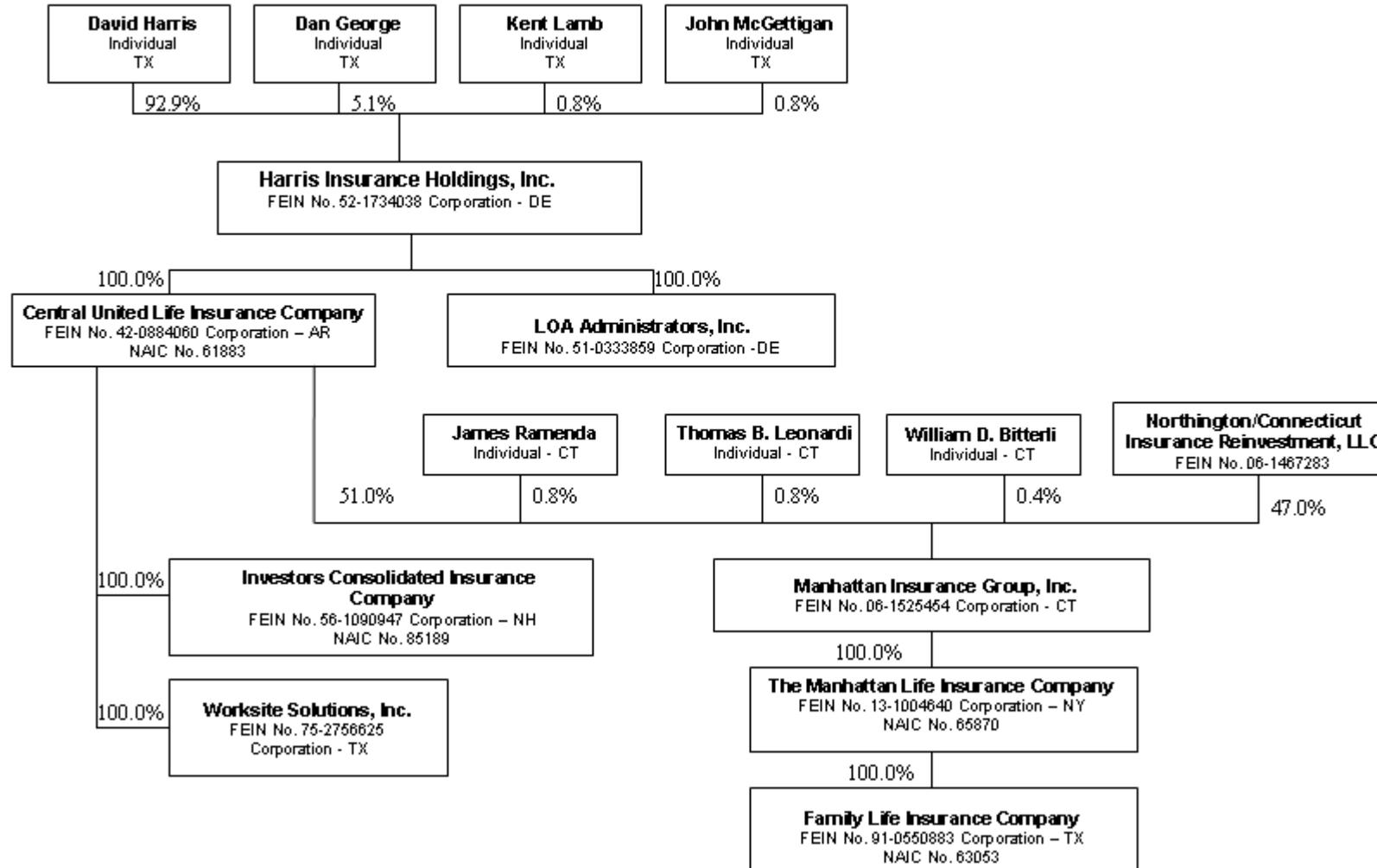
SCHEDULE T - PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN
Allocated By States and Territories

		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.							
1. Alabama	AL	202,577		36,313			238,890
2. Alaska	AK	575		425			1,000
3. Arizona	AZ	32,987	760	18,406			52,153
4. Arkansas	AR	137,365		105,990			243,355
5. California	CA	112,905		86,627	897		200,429
6. Colorado	CO	134,491	878	39,416			174,785
7. Connecticut	CT	8,929		1,426	4,802		15,157
8. Delaware	DE	1,604		27			1,631
9. District of Columbia	DC			24			24
10. Florida	FL	178,587	11,845	11,656			202,088
11. Georgia	GA	319,851	492	56,621			376,964
12. Hawaii	HI			688			688
13. Idaho	ID	12,623		19,568			32,191
14. Illinois	IL	174,843	5,025	44,112			223,980
15. Indiana	IN	45,353	1,339	87,087	19,254		153,033
16. Iowa	IA	119,353	2,299	15,483			137,135
17. Kansas	KS	221,493	10,814	45,898			278,205
18. Kentucky	KY	94,655		47,644			142,299
19. Louisiana	LA	131,788		56,688			188,476
20. Maine	ME	104,903	7,716	1,521	933		115,073
21. Maryland	MD	6,306		5,647			11,953
22. Massachusetts	MA	49,597	7,886	12,689	4,176		74,348
23. Michigan	MI	66,146	849	6,314			73,309
24. Minnesota	MN	22,290		16,479			38,769
25. Mississippi	MS	156,030		40,957			196,987
26. Missouri	MO	169,360	307	74,005			243,672
27. Montana	MT	3,400	215	7,235			10,850
28. Nebraska	NE	61,215	2,029	5,537			68,781
29. Nevada	NV	9,227		1,699			10,926
30. New Hampshire	NH	57,872	1,124	5,239			64,235
31. New Jersey	NJ	10,577		5,754			16,331
32. New Mexico	NM	9,128	889	27,806			37,823
33. New York	NY	6,928	50	4,452			11,430
34. North Carolina	NC	38,587	788	48,415			87,790
35. North Dakota	ND	4,255		2,952			7,207
36. Ohio	OH	229,101	3,050	69,037	383,899		685,087
37. Oklahoma	OK	97,752	80	17,699	631		116,162
38. Oregon	OR	17,033		6,706			23,739
39. Pennsylvania	PA	160,480	12,246	106,127			278,853
40. Rhode Island	RI	52		630			682
41. South Carolina	SC	73,917	961	51,933			126,811
42. South Dakota	SD	27,448		29,875			57,323
43. Tennessee	TN	186,283		38,599			224,882
44. Texas	TX	510,663	597	395,621	1,618		908,499
45. Utah	UT	25,042		6,288			31,330
46. Vermont	VT	2,799		644			3,443
47. Virginia	VA	40,620	2,199	29,849			72,668
48. Washington	WA	15,536	70	8,202			23,808
49. West Virginia	WV	10,327		933			11,260
50. Wisconsin	WI	66,791		31,670			98,461
51. Wyoming	WY	11,625		15,525			27,150
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CN						
58. Aggregate Other Alien	OT	909,589	42	1,582			911,213
59. Totals		5,090,858	74,550	1,751,720	416,210		7,333,338

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

PART 1 - ORGANIZATIONAL CHART

**MANHATTAN INSURANCE GROUP
ORGANIZATION CHART
As of 12/31/08**



SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
61883	42-0884060	Central United Life Insurance Company					3,961,783	390,725			4,352,508	
65870	13-1004640	Manhattan Life Insurance Company					(191,904)	(390,725)			(582,629)	
63053	91-0550883	Family Life Insurance Company					(3,382,149)				(3,382,149)	
85189	56-1090947	Investors Consolidated Insurance Company					(387,730)				(387,730)	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING	<u>Responses</u>
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES

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

MARCH FILING	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1?	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	NO
27. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
28. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

- | | |
|---|-----------|
| 29. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | YES |
| 30. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | YES |
| 31. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |

Explanation:

Bar Code:



6188320084200000



6188320084900000



61883200837100000



61883200844200000



61883200844300000



61883200844400000



61883200844500000



61883200844600000



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61883200844800000



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61883200849500000



61883200836500000



61883200823000000

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	14,692,787	5.55	14,692,787	5.55
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	2,003,930	0.76	2,003,930	0.76
1.22 Issued by U.S. government sponsored agencies	72,990,056	27.58	72,990,056	27.58
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations	2,000,453	0.76	2,000,453	0.76
1.44 Industrial development and similar obligations	1,365,000	0.52	1,365,000	0.52
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	451	0.00	451	0.00
1.512 Issued or guaranteed by FNMA and FHLMC				
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	5,392,279	2.04	5,392,279	2.04
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	36,338,956	13.73	36,338,956	13.73
2.2 Unaffiliated foreign securities	3,583,865	1.35	3,583,865	1.35
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	28,118,590	10.63	28,118,590	10.63
3.42 Unaffiliated	10,566	0.00	10,566	0.00
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties	1,576,336	0.60	1,576,336	0.60
4.4 Multifamily residential properties				
4.5 Commercial loans	13,498	0.01	13,498	0.01
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company	5,623,565	2.13	5,623,565	2.13
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)	5,009,394	1.89	5,009,394	1.89
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)				
6. Contract loans	7,771,744	2.94	7,771,744	2.94
7. Receivables for securities				
8. Cash, cash equivalents and short-term investments	78,130,800	29.53	78,130,800	29.53
9. Other invested assets				
10. Total invested assets	264,622,270	100.00	264,622,270	100.00

SCHEDULE A - VERIFICATION BETWEEN YEARS**Real Estate**

1. Book/adjusted carrying value, December 31 of prior year		10,905,406
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 6)		
2.2 Additional investment made after acquisition (Part 2, Column 9)	28,854	28,854
3. Current year change in encumbrances:		
3.1 Totals, Part 1, Column 13		
3.2 Totals, Part 3, Column 11		
4. Total gain (loss) on disposals, Part 3, Column 18		
5. Deduct amounts received on disposals, Part 3, Column 15		
6. Total foreign exchange change in book/adjusted carrying value:		
6.1 Totals, Part 1, Column 15		
6.2 Totals, Part 3, Column 13		
7. Deduct current year's other than temporary impairment recognized:		
7.1 Totals, Part 1, Column 12		
7.2 Totals, Part 3, Column 10		
8. Deduct current year's depreciation:		
8.1 Totals, Part 1, Column 11	301,299	
8.2 Totals, Part 3, Column 9		301,299
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		10,632,961
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		10,632,961

SCHEDULE B - VERIFICATION BETWEEN YEARS**Mortgage Loans**

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year		1,632,077
2. Cost of acquired:		
2.1 Actual cost at time of acquisitions (Part 2, Column 7)		
2.2 Additional investment made after acquisitions (Part 2, Column 8)		
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 12		
3.2 Totals, Part 3, Column 11		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 9		
5.2 Totals, Part 3, Column 8		
6. Total gain (loss) on disposals, Part 3, Column 18		
7. Deduct amounts received on disposals, Part 3, Column 15		42,244
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1 Totals, Part 1, Column 13		
9.2 Totals, Part 3, Column 13		
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 11		
10.2 Totals, Part 3, Column 10		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		1,589,833
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		1,589,833
14. Deduct total nonadmitted accounts		
15. Statement value at end of current period (Line 13 minus Line 14)		1,589,833

SCHEDULE BA - VERIFICATION BETWEEN YEARS**Other Long-Term Invested Assets**

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16		
3.2 Totals, Part 3, Column 12		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13	NONE	
5.2 Totals, Part 3, Column 9		
6. Total gain (loss) on disposals, Part 3, Column 19		
7. Deduct amounts received on disposals, Part 3, Column 16		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17		
9.2 Totals, Part 3, Column 14		
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 15		
10.2 Totals, Part 3, Column 11		
11. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION BETWEEN YEARS**Bonds and Stocks**

1. Book/adjusted carrying value, December 31 of prior year		225,174,357
2. Cost of bonds and stocks acquired, Column 7, Part 3		10,830,057
3. Accrual of discount		80,880
4. Unrealized valuation increase (decrease):		
4.1 Column 12, Part 1		
4.2 Column 15, Part 2, Section 1		
4.3 Column 13, Part 2, Section 2	(2,505,630)	
4.4 Column 11, Part 4		(2,505,630)
5. Total gain (loss) on disposals, Column 19, Part 4		861,283
6. Deduction consideration for bonds and stocks disposed of, Column 7, Part 4		67,843,225
7. Deduct amortization of premium		100,789
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Column 15, Part 1		
8.2 Column 19, Part 2, Section 1		
8.3 Column 16, Part 2, Section 2		
8.4 Column 15, Part 4		
9. Deduct current year's other than temporary impairment recognized:		
9.1 Column 14, Part 1		
9.2 Column 17, Part 2, Section 1		
9.3 Column 14, Part 2, Section 2		
9.4 Column 13, Part 4		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		166,496,933
11. Deduct total nonadmitted accounts		
12. Statement value at end of current period (Line 10 minus Line 11)		166,496,933

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	89,687,227	97,701,681	89,616,234	89,136,025
	2. Canada				
	3. Other Countries				
	4. Totals	89,687,227	97,701,681	89,616,234	89,136,025
States, Territories and Possessions (Direct and guaranteed)	5. United States				
	6. Canada				
	7. Other Countries				
	8. Totals				
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	8,757,734	8,479,888	8,765,177	8,868,090
	14. Canada				
	15. Other Countries				
	16. Totals	8,757,734	8,479,888	8,765,177	8,868,090
Public Utilities (unaffiliated)	17. United States	506,786	515,280	537,500	500,000
	18. Canada				
	19. Other Countries				
	20. Totals	506,786	515,280	537,500	500,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	35,832,166	32,161,750	36,301,732	35,647,800
	22. Canada	1,799,387	1,752,924	1,838,969	1,730,369
	23. Other Countries	1,784,479	1,877,119	1,793,395	1,785,000
	24. Totals	39,416,032	35,791,793	39,934,096	39,163,169
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	138,367,779	142,488,642	138,853,007	137,667,284
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	10,564	10,564	10,785	
	46. Canada				
	47. Other Countries				
	48. Totals	10,564	10,564	10,785	
Industrial and Miscellaneous (unaffiliated)	49. United States	2	2		
	50. Canada				
	51. Other Countries				
	52. Totals	2	2		
Parent, Subsidiaries and Affiliates	53. Totals	28,118,590	28,118,590	19,625,597	
	54. Total Common Stocks	28,129,156	28,129,156	19,636,382	
	55. Total Stocks	28,129,156	28,129,156	19,636,382	
	56. Total Bonds and Stocks	166,496,935	170,617,798	158,489,389	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, (Group 1)											
1.1 Class 1	85,566,792	29,584,655	38,399,180	7,922,127	7,617,397	169,090,151	77.539	167,506,412	74.404	169,090,152	
1.2 Class 2								988,360	0.439		
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	85,566,792	29,584,655	38,399,180	7,922,127	7,617,397	169,090,151	77.539	168,494,772	74.843	169,090,152	
2. All Other Governments, (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions, etc., Guaranteed, (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, etc., Guaranteed, (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, (Group 5)											
5.1 Class 1	140,886	2,937,178	3,107,563	289,346	1,285,000	7,759,973	3.558	11,217,704	4.983	7,759,972	
5.2 Class 2			997,761			997,761	0.458			997,761	
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	140,886	2,937,178	4,105,324	289,346	1,285,000	8,757,734	4.016	11,217,704	4.983	8,757,733	

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NONE

NONE

NONE

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Public Utilities (Unaffiliated), (Group 6)											
6.1 Class 1		506,786				506,786	0.232	512,241	0.228	506,786	
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		506,786				506,786	0.232	512,241	0.228	506,786	
7. Industrial & Miscellaneous (Unaffiliated), (Group 7)											
7.1 Class 1	3,146,128	12,449,307	13,725,395	885,730		30,206,560	13.852	39,631,156	17.604	28,206,767	1,999,793
7.2 Class 2		2,543,591	3,960,605	971,255		7,475,451	3.428	4,280,724	1.901	7,475,450	
7.3 Class 3		1,037,816				1,037,816	0.476			1,037,816	
7.4 Class 4											
7.5 Class 5		995,831				995,831	0.457	995,120	0.442	995,831	
7.6 Class 6											
7.7 Totals	3,146,128	17,026,545	17,686,000	1,856,985		39,715,658	18.212	44,907,000	19.947	37,715,864	1,999,793
8. Credit Tenant Loans, (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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NONE

NONE

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 88,853,806	45,477,926	55,232,138	9,097,203	8,902,397	207,563,470	95.182	X X X	X X X	205,563,677	1,999,793
10.2 Class 2	(d)	2,543,591	4,958,366	971,255		8,473,212	3.886	X X X	X X X	8,473,211	
10.3 Class 3	(d)	1,037,816				1,037,816	0.476	X X X	X X X	1,037,816	
10.4 Class 4	(d)							X X X	X X X		
10.5 Class 5	(d)	995,831				(c) 995,831	0.457	X X X	X X X	995,831	
10.6 Class 6	(d)					(c)		X X X	X X X		
10.7 Totals	88,853,806	50,055,164	60,190,504	10,068,458	8,902,397	(b) 218,070,329	100.000	X X X	X X X	216,070,535	1,999,793
10.8 Line 10.7 as a % of Col. 6	40.745	22.954	27.601	4.617	4.082	100.000	X X X	X X X	X X X	99.083	0.917
11. Total Bonds Prior Year											
11.1 Class 1	50,310,082	44,165,969	87,905,965	25,960,290	10,525,211	X X X	X X X	218,867,517	97.218	214,866,836	4,000,680
11.2 Class 2		1,765,260	2,533,252		970,572	X X X	X X X	5,269,084	2.340	5,269,084	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5			995,120			X X X	X X X	(c) 995,120	0.442	995,120	
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	50,310,082	45,931,229	91,434,337	25,960,290	11,495,783	X X X	X X X	(b) 225,131,721	100.000	221,131,040	4,000,680
11.8 Line 11.7 as a % of Col. 8	22.347	20.402	40.614	11.531	5.106	X X X	X X X	100.000	X X X	98.223	1.777
12. Total Publicly Traded Bonds											
12.1 Class 1	88,853,806	43,478,133	55,232,138	9,097,203	8,902,397	205,563,677	94.265	214,866,836	95.440	205,563,677	X X X
12.2 Class 2		2,543,591	4,958,366	971,255		8,473,212	3.886	5,269,084	2.340	8,473,212	X X X
12.3 Class 3		1,037,816				1,037,816	0.476			1,037,816	X X X
12.4 Class 4											X X X
12.5 Class 5		995,831				995,831	0.457	995,120	0.442	995,831	X X X
12.6 Class 6											X X X
12.7 Totals	88,853,806	48,055,371	60,190,504	10,068,458	8,902,397	216,070,536	99.083	221,131,040	98.223	216,070,536	X X X
12.8 Line 12.7 as a % of Col. 6	41.123	22.241	27.857	4.660	4.120	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	40.745	22.037	27.601	4.617	4.082	99.083	X X X	X X X	X X X	99.083	X X X
13. Total Privately Placed Bonds											
13.1 Class 1		1,999,793				1,999,793	0.917	4,000,680	1.777	X X X	1,999,793
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals		1,999,793				1,999,793	0.917	4,000,680	1.777	X X X	1,999,793
13.8 Line 13.7 as a % of Col. 6		100.000				100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		0.917				0.917	X X X	X X X	X X X	X X X	0.917

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(a) Includes \$ 1,999,793 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter 'Z' means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 995,831 current year, \$ 995,120 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. '5*' means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. '6*' means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 79,702,551; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, (Group 1)											
1.1 Issuer Obligations	85,566,792	29,584,655	38,399,180	7,921,676	7,617,397	169,089,700	77.539	168,494,227	74.843	169,089,700	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities				452		452	0.000	544	0.000	452	
1.7 Totals	85,566,792	29,584,655	38,399,180	7,922,128	7,617,397	169,090,152	77.539	168,494,771	74.843	169,090,152	
2. All Other Governments, (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, (Group 3)											
3.1 Issuer Obligations											
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, (Group 5)											
5.1 Issuer Obligations	11,963	38,037	1,808,182	222,272	1,285,000	3,365,454	1.543	4,268,956	1.896	3,365,454	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities		2,687,321	2,290,188			4,977,509	2.283	6,417,452	2.851	4,977,510	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	128,923	211,820	6,954	67,074		414,771	0.190	531,296	0.236	414,770	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined											
5.6 Other											
5.7 Totals	140,886	2,937,178	4,105,324	289,346	1,285,000	8,757,734	4.016	11,217,704	4.983	8,757,734	

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NONE

NONE

NONE

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), (Group 6)											
6.1 Issuer Obligations		506,786				506,786	0.232	512,241	0.228	506,786	
6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals		506,786				506,786	0.232	512,241	0.228	506,786	
7. Industrial & Miscellaneous (Unaffiliated), (Group 7)											
7.1 Issuer Obligations	3,146,128	17,026,545	17,686,000	1,856,984		39,715,657	18.212	44,907,002	19.947	37,715,864	1,999,793
7.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined											
7.6 Other											
7.7 Totals	3,146,128	17,026,545	17,686,000	1,856,984		39,715,657	18.212	44,907,002	19.947	37,715,864	1,999,793
8. Credit Tenant Loans, (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals											

6015

NONE

NONE

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	88,724,883	47,156,023	57,893,362	10,000,932	8,902,397	212,677,597	97.527	X X X	X X X	210,677,804	1,999,793
10.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES		2,687,321	2,290,188	452		4,977,961	2.283	X X X	X X X	4,977,962	
10.3 Defined	128,923	211,820	6,954	67,074		414,771	0.190	X X X	X X X	414,770	
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES								X X X	X X X		
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	88,853,806	50,055,164	60,190,504	10,068,458	8,902,397	218,070,329	100.000	X X X	X X X	216,070,536	1,999,793
10.8 Line 10.7 as a % of Col. 6	40.745	22.954	27.601	4.617	4.082	100.000	X X X	X X X	X X X	99.083	0.917
11. Total Bonds Prior Year											
11.1 Issuer Obligations	50,094,498	41,516,957	91,420,999	23,654,188	11,495,783	X X X	X X X	218,182,425	96.913	214,181,747	4,000,680
11.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES		4,137,269		2,280,727		X X X	X X X	6,417,996	2.851	6,417,996	
11.3 Defined	215,584	277,002	13,336	25,374		X X X	X X X	531,296	0.236	531,296	
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						X X X	X X X				
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	50,310,082	45,931,228	91,434,335	25,960,289	11,495,783	X X X	X X X	225,131,717	100.000	221,131,039	4,000,680
11.8 Line 11.7 as a % of Col. 8	22.347	20.402	40.614	11.531	5.106	X X X	X X X	100.000	X X X	98.223	1.777
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	88,724,884	45,156,230	57,893,362	10,000,932	8,902,397	210,677,805	96.610	214,181,747	95.136	210,677,805	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES		2,687,321	2,290,188	452		4,977,961	2.283	6,417,996	2.851	4,977,961	X X X
12.3 Defined	128,923	211,820	6,954	67,074		414,771	0.190	531,296	0.236	414,771	X X X
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											X X X
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	88,853,807	48,055,371	60,190,504	10,068,458	8,902,397	216,070,537	99.083	221,131,039	98.223	216,070,537	X X X
12.8 Line 12.7 as a % of Col. 6	41.123	22.241	27.857	4.660	4.120	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	40.745	22.037	27.601	4.617	4.082	99.083	X X X	X X X	X X X	99.083	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations		1,999,793				1,999,793	0.917	4,000,680	1.777	X X X	1,999,793
13.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES										X X X	
13.3 Defined										X X X	
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES										X X X	
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals		1,999,793				1,999,793	0.917	4,000,680	1.777	X X X	1,999,793
13.8 Line 13.7 as a % of Col. 6		100.000				100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		0.917				0.917	X X X	X X X	X X X	X X X	0.917

015

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-Term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	30,592,188	30,592,188			
2. Cost of short-term investments acquired	139,005,625	139,005,625			
3. Accrual of discount	41,931	41,931			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	89,937,193	89,937,193			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	79,702,551	79,702,551			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	79,702,551	79,702,551			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: _____

- NONE** **Schedule DB - Part A and B Verification**
- NONE** **Schedule DB - Part C, D and E Verification**
- NONE** **Schedule DB - Part F - Section 1**
- NONE** **Schedule DB - Part F - Section 2**
- NONE** **Schedule E Verification**

NONE Schedule A - Part 3

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/ Recorded Investment Excluding Accrued Interest	9 Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
1190		Houston	TX		07/01/2003	5.800	1,208,668						1,458,000	05/22/2003
0299999 Mortgages in Good Standing - Residential Mortgages - Insured or Guaranteed *							1,208,668						1,458,000	X X X
1191		Houston	TX		11/30/2005	6.375	367,668						455,000	11/30/2005
0399999 Mortgages in Good Standing - Residential Mortgages - All Other *							367,668						455,000	X X X
5		Tarpon Springs	FL		01/01/1998	9.000	13,498						183,000	12/31/1998
0499999 Mortgages in Good Standing - Commercial Mortgages - Insured or Guaranteed *							13,498						183,000	X X X
0899999 Total Mortgages in Good Standing							1,589,834						2,096,000	X X X
3399999 Total Mortgages							1,589,834						2,096,000	X X X

E04

General Interrogatory:

1. Mortgages in good standing \$ 0 unpaid taxes \$ 0 interest due and unpaid.
2. Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
4. Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

NONE Schedule B - Part 2

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consideration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization)/ Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8 + 9 - 10 + 11)						13 Total Foreign Exchange Change in Book Value
1190	Houston	TX		07/01/2003		1,208,668							21,591				
1191	Houston	TX		11/30/2005		367,668							7,425				
458	Sioux City	IA		01/01/1979									4,677				
5	Tarpon Springs	FL		01/01/1998		13,498							8,550				
0299999	Mortgages with partial repayments					1,589,834							42,243				
<div style="position: absolute; left: -20px; top: 50%; transform: translateY(-50%); font-weight: bold;">E06</div>																	
0599999	Totals					1,589,834							42,243				

NONE **Schedule BA - Part 1**

NONE **Schedule BA - Part 2**

NONE **Schedule BA - Part 3**

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7			10					Change in Book/Adjusted Carrying Value					Interest					Dates	
		3	4	5		8	9	10	11	12	13	14	15	16	17	18	19	20	21	22					
CUSIP Identification	Description	Code	For eign Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity					
3128X1-KG-1	FEDERAL HOME LOAN MORTGAG		1	1FE	4,331,370	106.438	4,789,710	4,500,000	4,403,869		19,101			4.000	4.530	JD	9,500	180,000	01/24/2005	06/12/2013					
3128X2-K4-6	FEDERAL HOME LOAN MORTGAG		1	1FE	1,991,186	100.656	2,013,120	2,000,000	1,993,209		494			5.200	5.240	MS	33,511	104,000	11/15/2006	03/05/2019					
3128X2-TM-7	FEDERAL HOME LOAN MORTGAG		1	1FE	2,995,848	111.781	3,353,430	3,000,000	2,992,707		1,229			5.000	4.920	JJ	62,917	150,000	01/25/2006	01/30/2014					
3128X2-ZQ-1	FEDERAL HOME LOAN MORTGAG		1	1FE	1,993,249	105.813	2,116,260	2,000,000	1,996,592		1,487			4.125	4.200	FA	29,104	82,500	06/06/2007	02/24/2011					
3128X3-3E-1	FEDERAL HOME LOAN MORTGAG		1	1FE	2,000,000	112.963	2,259,260	2,000,000	2,000,000					5.050	5.050	JJ	43,486	101,000	04/10/2007	01/26/2015					
3128X3-4S-9	FEDERAL HOME LOAN MORTGAG		1	1FE	997,370	100.173	1,001,730	1,000,000	998,221		240			5.160	5.190	FA	17,773	51,600	02/16/2005	02/27/2015					
3128X3-5R-0	FEDERAL HOME LOAN MORTGAG		1	1FE	997,070	103.630	1,036,300	1,000,000	999,258		607			4.375	4.440	MS	14,583	43,750	02/25/2005	03/01/2010					
3128X4-BE-0	FEDERAL HOME LOAN MORTGAG		1	1FE	996,447	98.042	980,420	1,000,000	997,070		183			5.300	5.330	MN	7,214	53,000	05/10/2005	05/12/2020					
3128X4-DQ-1	FEDERAL HOME LOAN MORTGAG		1	1FE	992,900	104.922	1,049,220	1,000,000	997,664		1,456			4.500	4.660	JJ	21,875	45,000	07/21/2005	07/06/2010					
3128X4-HF-1	FEDERAL HOME LOAN MORTGAG		1	1FE	997,050	109.490	1,094,900	1,000,000	998,354		405			5.000	5.050	FA	18,889	50,000	09/26/2005	08/15/2012					
3128X4-QK-0	FEDERAL HOME LOAN MORTGAG		1	1FE	992,939	106.461	1,064,610	1,000,000	997,148		1,478			5.000	5.160	AO	10,139	50,000	01/25/2006	10/18/2010					
3128X5-BB-3	FEDERAL HOME LOAN MTG COR		1	1FE	1,022,129	107.439	1,074,390	1,000,000	1,022,129					5.875	5.200	MN	6,201	58,750	09/27/2007	05/23/2016					
3128X7-3Z-5	FEDERAL HOME LOAN MTG COR		1	1FE	1,000,000	100.235	1,002,350	1,000,000	1,000,000					6.600	6.600	AO	13,017		11/06/2008	10/20/2023					
3128X7-ST-2	FEDERAL HOME LOAN MTG COR		1	1FE	1,015,980	101.449	1,014,490	1,000,000	1,015,029		(952)			2.680	0.950	MN	3,350		12/10/2008	11/16/2009					
312902-DF-3	FEDERAL HOME LOAN MORTGAG		1	1FE	100,000	145.834	145,834	100,000	100,000					7.690	7.690	MS	2,264	7,690	11/15/2006	09/15/2022					
31331S-JA-2	FEDERAL FARM CREDIT BANK		1	1FE	993,750	111.469	1,114,690	1,000,000	995,938		579			4.700	4.770	JD	2,742	47,000	12/28/2004	12/10/2014					
31331S-NF-6	FEDERAL FARM CREDIT BANK		1	1FE	1,998,343	100.125	2,002,500	2,000,000	1,999,980		501			3.750	3.770	JJ	34,583	75,000	01/25/2006	01/15/2009					
31331V-PD-2	FEDERAL FARM CREDIT BANK		1	1FE	998,300	100.156	1,001,560	1,000,000	998,715		145			5.650	5.670	JJ	25,268	56,500	01/25/2006	01/20/2016					
31331V-SK-3	FEDERAL FARM CREDIT BANK		1	1FE	998,030	107.469	1,074,690	1,000,000	999,082		399			4.875	4.920	FA	18,010	48,750	02/28/2006	02/18/2011					
31339X-BB-5	FEDERAL HOME LOAN BANK SER		1	1FE	999,000	100.656	1,006,560	1,000,000	999,500		99			4.500	4.510	JD	2,375	45,000	05/29/2003	06/12/2013					
3133X2-WR-2	FEDERAL HOME LOAN BANK		1	1FE										5.300	5.300	JD	883		06/06/2007	12/30/2013					
3133X4-YG-0	FEDERAL HOME LOAN BANK		1	1FE	1,907,076	100.000	1,928,571	1,928,571	1,909,432		737			6.000	6.100	AO	28,929	115,714	11/08/2005	04/01/2024					
3133XA-T5-6	FEDERAL HOME LOAN BANK		1	1FE										4.000		MS	20,000		03/15/2005	03/10/2008					
3133XC-4D-2	FEDERAL HOME LOAN BANK		1	1FE										4.100	4.100	JD	20,500		06/07/2005	06/13/2008					
3133XD-TL-5	FEDERAL HOME LOAN BANK		1	1FE	998,300	112.000	1,120,000	1,000,000	998,815		139			5.000	5.020	JD	1,389	50,000	11/03/2005	12/21/2015					
3133XE-CU-1	FEDERAL HOME LOAN BANK		1	1FE	983,906	107.000	1,070,000	1,000,000	991,564		3,663			4.625	5.040	FA	17,087	46,250	11/15/2006	02/18/2011					
3133XH-ZK-1	FEDERAL HOME LOAN BANK		1	1FE	1,956,492	111.719	2,234,380	2,000,000	1,963,569		3,641			4.750	5.030	JD	3,958	95,000	01/11/2007	12/16/2016					
3133XR-Y4-6	FEDERAL HOME LOAN BANK		1	1FE	313,401	106.125	318,375	300,000	313,281		(120)			3.750	2.040	MS	3,500		12/19/2008	09/09/2011					
3133XS-CT-3	FEDERAL HOME LOAN BANK		1	1FE	999,600	104.000	1,040,000	1,000,000	999,658		58			3.375	3.390	AO	9,000		09/24/2008	10/20/2010					
3134A4-KX-1	FEDERAL HOME LOAN MORTGAG		1	1FE	2,335,870	139.656	2,793,120	2,000,000	2,317,085		(6,869)			6.250	5.080	JJ	57,639	125,000	02/14/2006	07/15/2032					
3134A4-UM-4	FEDERAL HOME LOAN MORTGAG		1	1FE	976,579	110.313	1,103,130	1,000,000	984,182		2,710			4.500	4.850	JJ	20,750	45,000	01/25/2006	01/15/2014					
3134A4-US-1	FEDERAL HOME LOAN MORTGAG		1	1FE	998,355	102.031	1,020,310	1,000,000	999,759		433			4.250	4.290	JJ	19,597	42,500	09/20/2005	07/15/2009					
3134A4-UU-6	FEDERAL HOME LOAN MORTGAG		1	1FE	2,042,208	112.656	2,253,120	2,000,000	2,030,139		(4,664)			5.000	4.680	JJ	46,111	100,000	06/06/2007	07/15/2014					
3134A4-VC-5	FEDERAL HOME LOAN MORTGAG		1	1FE	2,939,382	109.563	3,286,890	3,000,000	2,954,996		5,761			4.375	4.640	JJ	59,792	131,250	11/15/2006	07/17/2015					
3134A4-ZT-4	FEDERAL HOME LOAN MORTGAG		1	1FE	5,467,213	112.125	6,222,938	5,550,000	5,487,141		7,290			4.750	4.940	JJ	118,631	263,625	05/23/2007	01/19/2016					
31359M-7X-5	FEDERAL NATIONAL MORTGAGE		1	1FE	966,620	114.031	1,140,310	1,000,000	970,816		2,693			5.000	5.430	MN	6,944	50,000	06/07/2007	05/11/2017					
31359M-EY-5	FEDERAL NATIONAL MORTGAGE		1	1FE	144,845	104.094	156,141	150,000	149,487		687			6.625	7.130	MS	2,926	9,938	04/25/2000	09/15/2009					
31359M-SD-6	FEDERAL NATIONAL MORTGAGE		1	1FE	968,000	112.063	1,120,630	1,000,000	977,201		1,863			4.600	4.900	JD	3,322	46,000	07/15/2003	06/05/2018					

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9		11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	For eign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
31359M-SL-8	FEDERAL NATIONAL MORTGAGE			1	1FE	4,483,070	107.844	4,852,980	4,500,000	4,491,169		1,719			4.375	4.420	JJ	89,688	196,875	09/25/2006	07/17/2013
31359M-UQ-4	FEDERAL NATIONAL MORTGAGE			1	1FE	1,993,983	100.531	2,010,620	2,000,000	1,999,612		1,835			3.125	3.210	MS	18,229	62,500	06/06/2007	03/16/2009
31359M-UT-8	FEDERAL NATIONAL MORTGAGE				1FE	3,988,160	108.000	4,320,000	4,000,000	3,993,227		1,123			4.125	4.160	AO	34,833	165,000	03/23/2004	04/15/2014
31359M-WJ-8	FEDERAL NATIONAL MORTGAGE				1FE	2,002,870	111.031	2,220,620	2,000,000	2,002,243		(333)			4.625	4.600	AO	19,528	92,500	01/25/2006	10/15/2014
3136F3-5P-7	FEDERAL NATIONAL MORTGAGE			1	1FE	1,971,647	105.438	2,108,760	2,000,000	1,975,719		1,887			5.240	5.400	FA	41,920	104,800	11/15/2006	08/07/2018
3137EA-BA-6	FEDERAL HOME LOAN MTG COR				1FE	2,070,190	115.875	2,317,500	2,000,000	2,066,695		(3,495)			5.125	4.660	MN	12,528	51,250	05/29/2008	11/17/2017
31398A-AS-1	FEDERAL NATIONAL MORTGAGE				1FE	1,916,220	105.750	2,115,000	2,000,000	1,921,964		3,763			5.375	5.790	MN	17,021	107,500	07/06/2007	05/04/2022
61757U-AF-7	FDIC-MORGAN STANLEY				1FE	2,003,960	100.631	2,012,620	2,000,000	2,003,931		(29)			2.000	1.920	MS	1,000		12/19/2008	09/22/2011
880591-DW-9	TENNESSEE VALLEY AUTHORITY				1FE	1,982,900	95.125	1,902,500	2,000,000	1,987,836		2,314			4.750	4.890	FA	39,583	95,000	11/15/2006	08/01/2013
912810-FG-8	US TREASURY BOND				1	499,308	132.609	663,045	500,000	499,385		16			5.250	5.250	FA	9,915	26,250	11/15/2006	02/15/2029
912810-FP-8	US TREASURY BOND				1	4,868,398	137.406	5,839,755	4,250,000	4,800,928		(14,467)			5.375	4.440	FA	140,035	216,926	11/15/2006	02/15/2031
912827-6T-4	US TREASURY NOTE				1	100,000	109.320	109,320	100,000	100,000					5.000	5.000	FA	1,889	5,000	11/15/2006	02/15/2011
912827-7B-2	US TREASURY NOTE				1	150,000	111.336	167,004	150,000	150,000					5.000	5.000	FA	2,833	7,500	11/15/2006	08/15/2011
912827-7L-0	US TREASURY NOTE				1	200,307	111.898	223,796	200,000	200,187		(54)			4.875	4.840	FA	3,683	9,750	11/15/2006	02/15/2012
912828-AJ-9	US TREASURY NOTE				1	509,409	112.078	560,390	500,000	506,191		(1,559)			4.375	4.000	FA	8,263	21,875	11/15/2006	08/15/2012
912828-AN-0	US TREASURY NOTE				1										3.000		MN	18,750		01/02/2003	11/15/2007
912828-BA-7	US TREASURY NOTE				1	3,831,669	109.875	4,131,300	3,760,000	3,794,664		(7,256)			3.625	3.390	MN	141,037	93,434	11/15/2007	05/15/2013
912828-BH-2	US TREASURY NOTE				1	249,007	113.695	280,827	247,000	248,042		(201)			4.250	4.140	FA	35,840	10,498	10/29/2003	08/15/2013
912828-CA-6	US TREASURY NOTE				1	990,938	113.344	1,133,440	1,000,000	994,866		884			4.000	4.110	FA	15,109	40,000	04/02/2004	02/15/2014
912828-DM-9	US TREASURY NOTE				1	979,844	113.938	1,139,380	1,000,000	986,659		1,871			4.000	4.240	FA	15,109	40,000	02/18/2005	02/15/2015
912828-DV-9	US TREASURY NOTE				1	1,007,500	114.688	1,146,880	1,000,000	1,005,203		(704)			4.125	4.030	MN	5,356	41,250	07/01/2005	05/15/2015
912828-HX-1	US TREASURY GOVER				1	149,391	102.391	153,587	150,000	149,589		198			2.125	2.330	AO	546	1,594	05/06/2008	04/30/2010
912828-JJ-0	US TREASURY				1	1,258,203	103.035	1,287,938	1,250,000	1,257,075		(1,128)			2.375	2.020	FA	10,087		09/24/2008	08/31/2010
0199999	Issuer Obligations					89,615,782	X X X	97,701,201	89,135,571	89,686,775		31,857			X X X	X X X	X X X	1,500,541	3,759,319	X X X	X X X
36225A-B3-3	GNMA #780058				1FE	451	106.163	482	454	452					7.000	7.020	MON	3	32	10/13/1995	01/15/2025
0299999	Single Class Mortgage-Backed/Asset-Backed Securities					451	X X X	482	454	452					X X X	X X X	X X X	3	32	X X X	X X X
0399999	Subtotals - U.S. Governments					89,616,233	X X X	97,701,683	89,136,025	89,687,227		31,857			X X X	X X X	X X X	1,500,544	3,759,351	X X X	X X X
413890-BZ-6	HARRIS CNTY HOUSTON TEXAS				2FE	995,930	101.428	1,014,280	1,000,000	997,761		313			6.500	6.540	MN	8,306	65,000	01/28/2002	11/15/2016
681766-CT-6	OMAHA NEB PKG FACS CORP LE				1FE										3.470		MS	4,511		03/18/2003	03/01/2008
71884A-DX-4	PHOENIX AZ CIVIC IMPROVE COR			1	1FE	1,030,000	100.353	1,003,530	1,000,000	1,002,692		(5,173)			6.000	5.440	JJ	30,000	60,000	12/19/2002	07/01/2009
790903-BU-1	ST LOUIS CNTY MO INDL DEV HS			1	1FE	1,315,000	71.822	944,459	1,315,000	1,315,000					6.500	6.500	JJ	38,226	85,475	11/15/2006	01/20/2014
80207G-AD-9	SANTA FE NM CIVIC HSG AUTH			1	1FE	51,875	100.142	50,071	50,000	50,000		(253)			6.710	5.800	FA	1,398	3,355	12/05/2001	02/01/2009

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SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9		11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity	
2599999	Issuer Obligations				3,392,805	X X X	3,012,340	3,365,000	3,365,453		(5,113)			X X X	X X X	X X X	82,441	213,830	X X X	X X X	
31393G-LT-9	CMO FHLMC 2542 DG			1FE	1,138,998	101.066	1,132,695	1,120,748	1,125,461		(8,245)			5.500	5.010	MON	5,315	61,639	01/25/2006	05/15/2020	
31393N-VU-0	CMO FHLMC 2598 QC			1FE	951,448	100.242	970,272	967,930	960,812		4,720			4.500	4.990	MON	3,630	43,554	01/25/2006	06/15/2027	
31393T-G3-4	CMO FNMA 2003 108 HA			1FE	605,775	100.947	606,238	600,551	601,049		(2,208)			5.000	4.420	MON	2,502	30,030	01/25/2006	01/25/2027	
31393V-MS-7	CMO FHLMC 2628 AD			1FE	2,261,888	97.095	2,328,033	2,397,686	2,290,188		10,063			4.000	5.030	MON	7,992	95,907	01/25/2006	06/15/2018	
2699999	Single Class Mortgage-Backed/Asset-Backed Securities				4,958,109	X X X	5,037,238	5,086,915	4,977,510		4,330			X X X	X X X	X X X	19,439	231,130	X X X	X X X	
31359D-5P-4	CMO FNMA 1993 165 SB			1FE	147,632	103.732	151,625	146,170	146,249		(14)			13.458	13.120	MON	185	15,395	07/01/1993	09/25/2023	
31359D-Y9-8	CMO FNMA 1993 187 L			1FE	266,631	103.214	278,684	270,006	268,521		348			6.500	6.680	MON	1,501	17,551	09/14/1993	07/25/2023	
2799999	Defined Multi-Class Residential Mortgage-Backed Securities				414,263	X X X	430,309	416,176	414,770		334			X X X	X X X	X X X	1,686	32,946	X X X	X X X	
3199999	Subtotals - Special Revenue				8,765,177	X X X	8,479,887	8,868,091	8,757,733		(449)			X X X	X X X	X X X	103,566	477,906	X X X	X X X	
264399-DP-8	DUKE ENERGY CORP SER D			1FE	537,500	103.056	515,280	500,000	506,786		(5,455)			7.375	6.150	MS	12,292	36,875	05/02/2002	03/01/2010	
3299999	Issuer Obligations				537,500	X X X	515,280	500,000	506,786		(5,455)			X X X	X X X	X X X	12,292	36,875	X X X	X X X	
3899999	Subtotals - Public Utilities (Unaffiliated)				537,500	X X X	515,280	500,000	506,786		(5,455)			X X X	X X X	X X X	12,292	36,875	X X X	X X X	
020039-AD-5	ALLTEL CORP			5FE	988,750	98.000	980,000	1,000,000	995,831		711			6.500	6.600	MN	10,833	65,000	10/21/1993	11/01/2013	
025816-AQ-2	AMERICAN EXPRESS CO			1FE	979,547	92.825	928,250	1,000,000	988,353		2,224			4.875	5.160	JJ	22,479	48,750	11/15/2006	07/15/2013	
02635P-TC-7	AMERICAN GENERAL FINANCE (A			2FE	995,580	37.358	373,580	1,000,000	996,699		383			5.400	5.450	JD	4,500	54,000	11/28/2005	12/01/2015	
035229-CS-0	ANHEUSER BUSCH COS INC			2FE	967,740	84.283	842,830	1,000,000	977,223		1,915			4.500	4.800	AO	11,250	45,000	07/21/2003	04/01/2018	
046003-JU-4	ASSOCIATES CORP NA (CITIGRO			1FE	1,140,937	98.822	988,220	1,000,000	1,121,910		(9,218)			6.950	5.340	MN	11,583	69,500	11/15/2006	11/01/2018	
064057-AZ-5	BANK OF NEW YORK CO INC			1FE	1,080,810	102.613	1,026,130	1,000,000	1,011,478		(11,847)			7.300	5.990	JD	6,083	73,000	01/18/2002	12/01/2009	
06423A-AG-8	BANK ONE CORP			1FE	149,735	104.815	157,223	150,000	149,890		63			7.875	7.920	FA	4,922	11,813	11/15/2006	08/01/2010	
071813-AU-3	BAXTER INTERNATIONAL INC			1FE	992,335	100.000	1,000,000	1,000,000	995,349		632			4.625	4.710	MS	13,618	46,250	11/10/2003	03/15/2015	
073902-CD-8	BEAR STEARNS CORP			1FE	936,053	91.594	915,940	1,000,000	945,050		4,326			4.650	5.390	JJ	23,121	46,500	11/15/2006	07/02/2018	
12189P-AL-6	BURLINGTON NORTHERN & SANT			1FE	847,800	100.264	850,038	847,800	847,800					5.943	5.940	JJ	50,213	50,385	06/20/2002	01/15/2023	
125581-AH-1	CIT GROUP INC			2FE	994,720	72.680	726,800	1,000,000	996,971		507			5.000	5.060	FA	19,167	50,000	02/09/2004	02/13/2014	
200339-AD-1	COMERICA BANK SER BKNT		1	1FE	1,054,870	83.048	830,480	1,000,000	1,000,000		(8,584)			7.125	6.140	JD	5,938	71,250	12/04/2001	12/01/2013	
22237L-HE-5	COUNTRYWIDE HOME LOAN MTN			1FE	749,314	101.750	773,300	760,000	759,469		1,778			6.250	6.490	AO	10,028	47,500	03/13/2002	04/15/2009	
22541L-AC-7	CREDIT SUISSE FIRST BOSTON U			1FE	1,063,960	102.281	1,022,810	1,000,000	1,025,818		(7,684)			6.500	5.530	JJ	29,972	65,000	07/21/2003	01/15/2012	
24422E-PM-5	JOHN DEERE CAPITAL CORP			1FE	998,330	99.667	996,670	1,000,000	999,628		344			4.125	4.160	JJ	19,021	41,250	01/04/2005	01/15/2010	
2515E0-AA-7	DEUTSCHE BANK FINANCIAL			1FE	1,028,197	90.209	902,090	1,000,000	1,022,083		(2,990)			5.375	4.950	FA	19,410	53,750	11/15/2006	03/02/2015	

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SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

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1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value		11 Book / Adjusted Carrying Value	12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Maturity
299808-AB-1	EVEREST RE HOLDINGS				1FE	1,208,410	94,381	943,810	1,000,000	1,041,631		(32,694)			8.750	5.140	MS	25,764	87,500	04/02/2003	03/15/2010
349631-AG-6	FORTUNE BRANDS INC				2FE	967,320	70,000	700,000	1,000,000	971,255		683			6.625	6.890	JJ	30,549	66,250	04/19/2002	07/15/2028
36962G-YY-4	GENERAL ELECTRIC CAPITAL CO				1FE	2,100,182	102,605	2,052,100	2,000,000	2,050,750		(13,089)			6.000	5.180	JD	5,333	120,000	11/15/2006	06/15/2012
38143U-AB-7	GOLDMAN SACHS GROUP INC				1FE	498,409	90,063	450,315	500,000	498,931		181			5.150	5.190	JJ	11,874	25,750	01/06/2006	01/15/2014
38143U-AW-1	GOLDMAN SACHS GROUP INC				1FE	998,620	89,408	894,080	1,000,000	999,161		123			5.000	5.010	AO	12,500	50,000	12/17/2004	10/01/2014
441812-GE-8	HSBC FINANCE CORP (HOUSEHO				1FE	499,757	99,978	499,890	500,000	499,997		31			5.875	5.880	FA	12,240	29,375	11/15/2006	02/01/2009
46625H-AX-8	JP MORGAN CHASE & CO				1FE	1,005,300	94,292	942,920	1,000,000	1,003,304		(431)			5.250	5.180	MN	8,750	52,500	07/23/2003	05/01/2015
46625H-CA-6	JP MORGAN CHASE & CO C				1FE	997,610	96,804	968,040	1,000,000	998,905		329			4.500	4.530	JJ	20,750	45,000	12/08/2004	01/15/2012
590188-JN-9	MERRILL LYNCH & CO INC				1FE	355,887	104,043	364,151	350,000	355,233		(365)			6.875	6.660	MN	3,075	24,063	05/03/2007	11/15/2018
59018Y-SU-6	MERRILL LYNCH & CO INC SER C				1FE	997,510	96,952	969,520	1,000,000	998,579		239			5.000	5.030	FA	20,556	50,000	01/29/2004	02/03/2014
61748A-AE-6	MORGAN STANLEY				1FE	987,780	76,189	761,890	1,000,000	992,857		1,167			4.750	4.900	AO	11,875	47,500	03/26/2004	04/01/2014
638612-AE-1	NATIONWIDE FINANCIAL SERVIC				1FE	993,763	93,661	936,610	1,000,000	996,449		1,094			6.250	6.380	MN	7,986	62,500	07/14/2006	11/15/2011
72447W-AA-7	PITNEY BOWES INC				1FE	972,330	93,383	933,830	1,000,000	980,304		1,611			4.750	5.010	MN	6,069	47,500	07/21/2003	05/15/2018
7425A0-AG-5	PRINCIPAL LIFE GLOBAL 144A				1FE	1,999,454	99,375	1,987,500	2,000,000	1,999,793		58			6.250	6.250	FA	47,222	125,000	11/15/2006	02/15/2012
750236-AB-7	RADIAN GROUP INC				3FE	1,111,800	46,625	466,250	1,000,000	1,037,816		(14,131)			7.750	6.040	JD	6,458	77,500	12/06/2002	06/01/2011
78442F-AQ-1	SLM CORP CORPOR				2FE	985,857	63,441	634,410	1,000,000	989,712		1,352			5.000	5.190	AO	10,556	50,000	01/25/2006	04/15/2015
803111-AK-9	SARA LEE CORP				2FE	1,016,240	90,000	900,000	1,000,000	1,005,686		(1,883)			6.250	6.010	MS	18,403	62,500	05/06/2002	09/15/2011
808626-AC-9	SCIENCE APPLICATIONS INT				1FE	42,443	102,510	41,004	40,000	41,101		(279)			6.250	5.370	JJ	1,250	2,500	07/31/2003	07/01/2012
8447HB-AE-2	SOUTH TRUST BANK NA SER BK				1FE	496,447	96,787	483,935	500,000	496,680		90			6.125	6.180	JJ	14,632	30,625	11/15/2006	01/09/2028
879240-AX-7	COMCAST CABLE (TELE COMMU				2FE	595,195	102,822	514,110	500,000	538,879		(7,191)			7.875	5.910	FA	16,406	39,375	12/02/1998	08/01/2013
89233P-SS-6	TOYOTA MOTOR CREDIT CORP				1FE	500,000	88,907	444,535	500,000	500,000					6.440	6.440	MON	1,072	29,690	01/11/2005	01/18/2015
92976G-AD-3	WACHOVIA BANK NA CO				1FE	999,210	95,740	957,400	1,000,000	999,474		73			4.875	4.880	FA	20,313	48,750	01/26/2005	02/01/2015
949746-CR-0	WELLS FARGO & CO TRUST				1FE	1,003,530	100,109	1,001,090	1,000,000	1,002,117		(304)			5.000	4.950	MN	6,389	50,000	07/21/2003	11/15/2014
136380-AB-8	CANADIAN NATL RR SER 97A2 PA				1FE	845,899	114,318	834,944	730,369	802,818		(9,014)			7.195	5.450	JAN	52,404	52,550	02/05/2003	01/02/2016
89352H-AA-7	TRANSCANADA PIPELINES				1FE	993,070	91,798	917,980	1,000,000	996,569		689			4.000	4.080	JD	1,778	40,000	06/09/2003	06/15/2013
656531-AD-2	NORSK HYDRO A/S		F		1FE	249,990	108,990	272,475	250,000	250,000					7.150	7.140	MN	2,284	17,875	07/23/2001	11/15/2025
75968N-AB-7	RENAISSANCE RE HOLDINGS LT		F		2FE	997,940	106,889	1,068,890	1,000,000	999,026		203			5.875	5.900	FA	22,194	58,750	01/28/2003	02/15/2013
780097-AD-3	ROYAL BANK OF SCOTLAND		F		1FE	545,465	100,141	535,754	535,000	535,453		(1,760)			6.400	6.050	AO	8,560	34,240	04/10/2002	04/01/2009
3999999	Issuer Obligations					39,934,096	X X X	35,791,794	39,163,169	39,416,032		(100,658)			X X X	X X X	X X X	669,380	2,266,241	X X X	X X X
4599999	Subtotals – Industrial and Miscellaneous (Unaffiliated)					39,934,096	X X X	35,791,794	39,163,169	39,416,032		(100,658)			X X X	X X X	X X X	669,380	2,266,241	X X X	X X X
5499999	Totals – Issuer Obligations					133,480,183	X X X	137,020,615	132,163,740	132,975,046		(79,369)			X X X	X X X	X X X	2,264,654	6,276,265	X X X	X X X
5599999	Totals – Single Class Mortgage-Backed/Asset-Backed Securities					4,958,560	X X X	5,037,720	5,087,369	4,977,962		4,330			X X X	X X X	X X X	19,442	231,162	X X X	X X X
5699999	Totals – Defined Multi-Class Residential Mortgage-Backed Securities					414,263	X X X	430,309	416,176	414,770		334			X X X	X X X	X X X	1,686	32,946	X X X	X X X

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value		11 Book / Adjusted Carrying Value	12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Maturity
6099999	Total Bonds					138,853,006	X X X	142,488,644	137,667,285	138,367,778		(74,705)			X X X	X X X	X X X	2,285,782	6,540,373	X X X	X X X

E10.4

NONE Schedule D - Part 2 - Section 1

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared But Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase / (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
743606-10-5	PROSPERITY BANCSHARES INC			357.000	10,564	29.590	10,564	10,785		134		(1,069)		(1,069)		L	04/03/2006
6799999	Banks, Trust and Insurance Companies (Unaffiliated)				10,564	X X X	10,564	10,785		134		(1,069)		(1,069)		X X X	X X X
35952C-10-7	F-3 TECHNOLOGIES INC	COMM		1,778.760	2	0.001	2					(24)		(24)		U	07/09/2007
6899999	Industrial and Miscellaneous (Unaffiliated)				2	X X X	2					(24)		(24)		X X X	X X X
564000-9A-7	MANHATTAN INSURANCE GROUP			313,567.000	20,372,659	64.971	20,372,659	13,898,553				(2,629,653)		(2,629,653)		V	12/30/1998
981350-9A-1	WORKSITE SOLUTIONS			3,000.000	320,029	106.676	320,029	150,000				(39,601)		(39,601)		V	12/31/2001
99C000-02-5	INVESTORS CONSOLIDATED INSURA			2,500,000.000	7,425,902	2.970	7,425,902	5,577,044				164,717		164,717		V	12/31/2004
6999999	Parent, Subsidiaries, and Affiliates				28,118,590	X X X	28,118,590	19,625,597				(2,504,537)		(2,504,537)		X X X	X X X
7299999	Total Common Stocks				28,129,156	X X X	28,129,156	19,636,382		134		(2,505,630)		(2,505,630)		X X X	X X X
7399999	Total Preferred and Common Stocks				28,129,156	X X X	28,129,156	19,636,382		134		(2,505,630)		(2,505,630)		X X X	X X X

FN2

(a) For all common stocks bearing the NAIC market indicator 'U' provide: the number of such issues 1, the total \$ value (included in Column 8) of all such issues \$ 2

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
3128X7-3Z-5	FEDERAL HOME LOAN MTG CORP 6.600 10/20/2		11/06/2008	JP MORGAN SECURITIES INC.		1,000,000	1,000,000.00	5,500
3128X7-ST-2	FEDERAL HOME LOAN MTG CORP 2.680 11/16/2		12/10/2008	WELLER ANDERSON & CO		1,015,980	1,000,000.00	1,861
3133XR-Y4-6	FEDERAL HOME LOAN BANK 3.750 09/09/2011		12/19/2008	STIFEL NICOLAUS		313,401	300,000.00	3,219
3133XS-CT-3	FEDERAL HOME LOAN BANK 3.375 10/20/2010		09/24/2008	DEUTSCHE BANK SECURITIES INC.		999,600	1,000,000.00	
3137EA-BA-6	FEDERAL HOME LOAN MTG CORP AGENCY 5.1		05/29/2008	VARIOUS		2,070,190	2,000,000.00	3,559
61757U-AF-7	FDIC-MORGAN STANLEY 2.000 09/22/2011		12/19/2008	STIFEL NICOLAUS		2,003,960	2,000,000.00	222
912828-HX-1	US TREASURY GOVERNMENT		05/06/2008	WELLER ANDERSON & CO		149,391	150,000.00	61
912828-JJ-0	US TREASURY 2.375 08/31/2010		09/24/2008	DEUTSCHE BANK SECURITIES INC.		1,258,203	1,250,000.00	2,050
0399999	Subtotal - Bonds - U. S. Government				X X X	8,810,725	8,700,000.00	16,472
6099997	Subtotal - Bonds - Part 3				X X X	8,810,725	8,700,000.00	16,472
6099998	Summary Item from Part 5 for Bonds				X X X	2,019,372	2,000,000.00	35,157
6099999	Total - Bonds				X X X	10,830,097	10,700,000.00	51,629
7499999	Totals				X X X	10,830,097	X X X	51,629

ET 3

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Ident- ification	Description	F o r e i g n Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's Amort- ization/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V.	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date		
3128X0-3N-7	FEDERAL HOME LOAN MORTGA	04/01/2008	MATURITY		1,000,000	1,000,000.00	984,730	998,698											17,500	04/01/2008	
3128X0-TB-5	FEDERAL HOME LOAN MORTGA	12/30/2008	JP MORGAN SECU		1,000,000	1,000,000.00	1,000,000	1,000,000			1,302			1,000,000					60,000	12/30/2022	
3128X1-PT-8	FEDERAL HOME LOAN MORTGA	04/16/2008	VARIOUS		5,000,000	5,000,000.00	4,997,529	4,998,485			1,515			5,000,000					168,750	07/16/2013	
3128X1-VH-7	FEDERAL HOME LOAN MORTGA	01/30/2008	BANK ONE		2,000,000	2,000,000.00	1,996,000	1,996,849			3,151			2,000,000					57,500	07/30/2018	
3128X2-3X-1	FEDERAL HOME LOAN MORTGA	01/25/2008	BANK ONE		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					13,125	04/25/2012	
3128X2-JW-6	FEDERAL HOME LOAN MORTGA	01/30/2008	BANK ONE		2,000,000	2,000,000.00	2,000,000	2,000,000						2,000,000					43,554	01/14/2009	
3128X2-V4-4	FEDERAL HOME LOAN MORTGA	12/31/2008	BANK ONE		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					62,500	04/01/2014	
3128X4-3T-6	FEDERAL HOME LOAN MORTGA	04/25/2008	JP MORGAN SECU		1,000,000	1,000,000.00	997,350	998,162			1,838			1,000,000					28,000	04/25/2011	
3128X4-V2-4	FEDERAL HOME LOAN MORTGA	05/14/2008	JP MORGAN SECU		1,000,000	1,000,000.00	982,790	984,092			15,908			1,000,000					37,674	04/07/2021	
3128X4-ZG-9	FEDERAL HOME LOAN MORTGA	01/28/2008	JP MORGAN SECU		1,000,000	1,000,000.00	996,860	997,229			2,771			1,000,000					30,000	01/26/2018	
3128X5-AD-0	FEDERAL HOME LOAN MORTGA	05/23/2008	JP MORGAN SECU		250,000	250,000.00	249,650	249,757			243			250,000					7,188	05/23/2011	
3128X5-KW-7	FEDERAL HOME LOAN MORTGA	09/25/2008	BANK ONE		1,000,000	1,000,000.00	997,389	997,673			2,327			1,000,000					55,000	09/25/2013	
3128X5-N8-7	FEDERAL HOME LOAN MORTGA	09/23/2008	JP MORGAN SECU		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					60,000	03/23/2022	
3128X5-R7-5	FEDERAL HOME LOAN MORTGA	09/15/2008	BANK ONE		1,000,000	1,000,000.00	999,100	999,238			762			1,000,000					52,500	03/15/2012	
31315P-NA-3	FEDERAL AGRICULTURAL MORT	07/29/2008	MATURITY		1,000,000	1,000,000.00	996,920	999,374			626			1,000,000					42,500	07/29/2008	
31331S-2U-6	FEDERAL FARM CREDIT BANK	01/14/2008	JP MORGAN SECU		1,000,000	1,000,000.00	992,450	993,880			6,120			1,000,000					23,742	08/10/2015	
31331S-F6-5	FEDERAL FARM CREDIT BANK	04/21/2008	JP MORGAN SECU		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					17,519	06/22/2015	
31331S-JJ-3	FEDERAL FARM CREDIT BANK	12/17/2008	MATURITY		1,000,000	1,000,000.00	994,850	998,654			1,346			1,000,000					36,500	12/17/2008	
31331T-JW-2	FEDERAL FARM CREDIT BANK	02/19/2008	BANK ONE		2,000,000	2,000,000.00	2,000,000	2,000,000						2,000,000					29,754	11/06/2013	
31331T-QA-2	FEDERAL FARM CREDIT BANK	03/11/2008	BANK ONE		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					39,924	01/23/2014	
31339X-D6-8	FEDERAL HOME LOAN BANK SER	12/19/2008	BANK ONE		1,000,000	1,000,000.00	995,000	997,453			2,547			1,000,000					40,000	12/19/2011	
3133X2-WR-2	FEDERAL HOME LOAN BANK	01/22/2008	BANK ONE		777,778	777,778.00	777,778	777,778						777,778					2,519	12/30/2013	
3133X9-7D-6	FEDERAL HOME LOAN BANK	03/27/2008	VARIOUS		1,000,000	1,000,000.00	975,026	977,538			22,462			1,000,000					29,297	11/04/2019	
3133XA-7G-6	FEDERAL HOME LOAN BANK	01/15/2008	MATURITY		1,000,000	1,000,000.00	999,170	999,989			11			1,000,000					18,125	01/15/2008	
3133XA-LC-9	FEDERAL HOME LOAN BANK	01/24/2008	JP MORGAN SECU		1,000,000	1,000,000.00	993,125	995,636			4,364			1,000,000					20,417	02/24/2012	
3133XA-T5-6	FEDERAL HOME LOAN BANK	03/10/2008	VARIOUS		1,000,000	1,000,000.00	992,220	999,474			526			1,000,000					40,000	03/10/2008	
3133XB-EE-1	FEDERAL HOME LOAN BANK	04/07/2008	MATURITY		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					22,150	04/07/2008	
3133XB-JQ-9	FEDERAL HOME LOAN BANK	04/18/2008	MATURITY		1,000,000	1,000,000.00	997,980	999,791			209			1,000,000					20,625	04/18/2008	
3133XB-LE-3	FEDERAL HOME LOAN BANK	02/01/2008	JP MORGAN SECU		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					12,933	05/04/2015	
3133XC-4D-2	FEDERAL HOME LOAN BANK	06/13/2008	MATURITY		2,000,000	2,000,000.00	2,000,000	2,000,000						2,000,000					20,500	06/13/2008	
3133XC-CR-2	FEDERAL HOME LOAN BANK	03/31/2008	JP MORGAN SECU		3,000,000	3,000,000.00	3,000,000	3,000,000						3,000,000					33,750	06/29/2010	
3134A4-VA-9	FEDERAL HOME LOAN MORTGA	06/15/2008	MATURITY		1,000,000	1,000,000.00	998,594	999,663			337			1,000,000					19,375	06/15/2008	
3134A4-ZU-1	FEDERAL HOME LOAN MORTGA	02/21/2008	MATURITY		1,000,000	1,000,000.00	997,100	999,693			307			1,000,000					23,125	02/21/2008	
31359M-N7-4	FEDERAL NATIONAL MORTGAGE	05/12/2008	JP MORGAN SECU		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					30,350	05/12/2016	
3136F7-RP-4	FEDERAL NATIONAL MORTGAGE	01/22/2008	JP MORGAN SECU		1,000,000	1,000,000.00	986,320	987,490			12,510			1,000,000					30,625	01/19/2021	
31398A-CL-4	FEDERAL NATIONAL MORTGAGE	05/29/2008	JP MORGAN SECU		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000					27,500	05/29/2012	
36225A-B3-3	GNMA #780058	12/15/2008	MBS PAYDOWN		93	93.00	93	93						93					4	01/01/2025	
912810-FP-8	US TREASURY BOND	11/20/2008	DEUTSCHE BANK S		1,205,348	1,000,000.00	1,102,112	1,094,903			(2,102)			1,092,801		112,546		112,546	79,334	02/15/2031	
912827-4V-1	US TREASURY NOTE	11/15/2008	MATURITY		1,050,000	1,050,000.00	1,059,586	1,052,916			(2,916)			1,050,000					49,875	11/15/2008	
912828-AT-7	US TREASURY NOTE	05/16/2008	VARIOUS		1,250,000	1,250,000.00	1,265,332	1,250,402			(402)			1,250,000					168,750	02/15/2008	
912828-BH-2	US TREASURY NOTE	02/06/2008	VARIOUS		5,307,520	5,000,000.00	5,009,733	5,006,616			(54)			5,006,561		300,958		300,958	91,525	08/15/2013	
912828-BR-0	US TREASURY NOTE	09/04/2008	DEUTSCHE BANK S		1,065,391	1,000,000.00	1,016,094	1,010,418			(1,082)			1,009,336		56,055		56,055	34,300	11/15/2013	
912828-CA-6	US TREASURY NOTE	12/18/2008	WELLER ANDERSO		2,291,875	2,000,000.00	2,001,123	1,999,829			19			1,999,848		292,027		292,027	107,391	02/15/2014	
0399999	Subtotal - Bonds - U.S. Governments			X X X	57,198,005	56,327,871.00	56,352,004	56,361,773			74,645			74,645		56,436,417		761,586	761,586	1,805,700	X X X

E14

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's Adjusted Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V.	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date
31359D-5P-4	CMO FNMA 1993 165 SB		12/25/2008	MBS PAYDOWN		27,017	27,017.00	27,287	27,018		(1)		(1)		27,017				1,415	03/25/2023
31359D-Y9-8	CMO FNMA 1993 187 L		12/25/2008	MBS PAYDOWN		90,262	90,262.00	89,133	89,841		421		421		90,262				2,920	03/01/2010
31393G-LT-9	CMO FHLMC 2542 DG		12/15/2008	MBS PAYDOWN		749,041	749,041.00	761,238	751,588		(2,547)		(2,547)		749,041				20,621	07/01/2011
31393N-VU-0	CMO FHLMC 2598 QC		12/15/2008	MBS PAYDOWN		411,793	411,793.00	404,781	410,262		1,531		1,531		411,793				8,821	03/01/2011
31393T-G3-4	CMO FNMA 2003 108 HA		12/26/2008	MBS PAYDOWN		281,882	281,882.00	284,334	282,365		(483)		(483)		281,882				7,464	04/01/2010
31393V-MS-7	CMO FHLMC 2628 AD		12/15/2008	MBS PAYDOWN		58	58.00	54	57						58				1	02/01/2018
681766-CT-6	OMAHA NEB PKG FACS CORP LE		03/01/2008	MATURITY		135,000	135,000.00	135,338	135,017		(17)		(17)		135,000				2,342	03/01/2008
80207G-AD-9	SANTA FE NM CIVIC HSG AUTH		08/01/2008	BANK ONE		10,000	10,000.00	10,375	10,051		(51)		(51)		10,000				503	08/01/2012
968350-AW-8	WILKES-BARRE REDEVELOPMEN		06/16/2008	JP MORGAN SECU		750,000	750,000.00	786,900	753,322		(3,322)		(3,322)		750,000				25,125	06/15/2020
3199999	Subtotal - Bonds - Special Rev. and Special Assessment and all Non-Guar. Ob				X X X	2,455,053	2,455,053.00	2,499,440	2,459,521		(4,469)		(4,469)		2,455,053				69,212	X X X
12189P-AL-6	BURLINGTON NORTHERN & SAN		07/15/2008	SINKING FUND RE		40,105	40,105.00	40,105	40,105						40,105				1,788	01/15/2023
41014S-AA-4	JOHN HANCOCK FINANCIAL		12/01/2008	MATURITY		500,000	500,000.00	516,284	507,462		(7,462)		(7,462)		500,000				28,125	12/01/2008
5525V0-AP-1	M&I MARSHALL & ILSLEY BANK		02/08/2008	MATURITY		1,000,000	1,000,000.00	990,200	999,640		360		360		1,000,000				19,000	02/08/2008
615322-AN-4	MONUMENTAL GLOBAL 144A		03/03/2008	MATURITY		1,000,000	1,000,000.00	999,990	1,000,000						1,000,000				19,250	03/03/2008
69347U-AA-8	PNC FUNDING CORP MTN		05/01/2008	MATURITY		500,000	500,000.00	505,632	501,087		(1,087)		(1,087)		500,000				16,250	05/01/2008
74433K-CR-6	PRUDENTIAL FINANCIAL INC MTN		05/15/2008	MATURITY		1,000,000	1,000,000.00	1,013,530	1,000,945		(945)		(945)		1,000,000				33,000	05/15/2008
90331V-BA-9	US BANK NA		12/15/2008	MATURITY		1,000,000	1,000,000.00	998,791	999,660		340		340		1,000,000				57,000	12/15/2008
904764-AG-2	UNILEVER CAPITAL CORP		08/15/2008	COASTAL SECURIT		1,070,670	1,000,000.00	1,080,160	1,031,285		(6,587)		(6,587)		1,024,698		45,972	45,972	57,198	11/01/2010
136380-AB-8	CANADIAN NATL RR SER 97A2 PA		01/01/2008	SINKING FUND RE		6,292	6,292.00	7,287	6,292						6,292				453	01/02/2016
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	6,117,067	6,046,397.00	6,151,979	6,086,476		(15,381)		(15,381)		6,071,095		45,972	45,972	232,064	X X X
6099997	Subtotal - Bonds - Part 4				X X X	65,770,125	64,829,321.00	65,003,423	64,907,770		54,795		54,795		64,962,565		807,558	807,558	2,106,976	X X X
6099998	Summary Item from Part 5 for Bonds				X X X	2,073,103	2,000,000.00	2,019,372	0		2		2		2,019,374		53,729	53,729	36,538	X X X
6099999	Total - Bonds				X X X	67,843,228	66,829,321.00	67,022,795	64,907,770		54,797		54,797		66,981,939		861,287	861,287	2,143,514	X X X
7499999	Totals					67,843,228	X X X	67,022,795	64,907,770		54,797		54,797		66,981,939		861,287	861,287	2,143,514	X X X

E14.1

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled, or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
99C000-02-5	Investors Consolidated Insurance Company		85189	3iiA	YES	525,998	7,425,902	2,500,000.000	100.000
1299999 Common Stocks - U.S. Life Insurer						525,998	7,425,902	X X X	X X X
564000-9A-7 981350-9A-1	Manhattan Insurance Group, Inc. Worksite Solutions		65870 n/a	3iiA 3iiC	NO NO		20,372,659 320,029	313,567.000 3,000.000	51.010 100.000
1799999 Common Stocks - Other Affiliates							20,692,688	X X X	X X X
1899999 Total - Common Stocks						525,998	28,118,590	X X X	X X X
1999999 Totals						525,998	28,118,590	X X X	X X X

917

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 0
 2. Total amount of intangible assets nonadmitted \$ 0

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total				XXX	XXX

E16.1

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Cod	gn	Date Acquired	Name of Vendor	Maturity Date	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization Accretion)	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due And Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
FANNIE MAE HOME LOAN DISC NOTE			10/02/2008	MORGAN STANLEY	01/08/2009	999,485		6,625			1,000,000	992,860				2.669	DISC		
0199999 Issuer Obligations						999,485		6,625			1,000,000	992,860			XXX	XXX	XXX		
0399999 Subtotals – U.S. Governments						999,485		6,625			1,000,000	992,860			XXX	XXX	XXX		
5499999 Totals – Issuer Obligations						999,485		6,625			1,000,000	992,860			XXX	XXX	XXX		
6099999 Totals – Bonds						999,485		6,625			1,000,000	992,860			XXX	XXX	XXX		
7799999 Subtotals – Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
EVERGREEN INST MMKT FUND			12/02/2008	US BANK		51,193					51,193	51,193					JAJO	6	
FIRST AMERICAN TREASURY OBLIGA			12/02/2008	VARIOUS		270,495					270,495	270,495					MON	7,310	
JP MORGAN US GOVERNMENT MMKT			12/22/2008	VARIOUS		30,160,925					30,160,925	30,160,925	13,945				MON	225,696	
JP MORGAN US GOVERNMENT MMKT			12/26/2008	VARIOUS		47,820,826					47,820,826	47,820,826	46,674				MON	339,149	
RIDGEWORTH FD-I			02/15/2008	BANK ONE		100,000					100,000	100,000					MON	791	
7999999 Exempt Money Market Mutual Funds						78,403,439					XXX	78,403,439	60,619		XXX	XXX	XXX	572,952	
US BANK MMKT FUND			12/02/2008	US BANK		299,626					299,626	299,626					JAJO	1,308	
8099999 Class One Money Market Mutual Funds						299,626					XXX	299,626			XXX	XXX	XXX	1,308	
8299999 TOTALS						79,702,550		6,625			XXX	79,695,925	60,619		XXX	XXX	XXX	574,260	

E17

- NONE** **Schedule DB - Part A - Section 1 and 2**
- NONE** **Schedule DB - Part A - Section 3 and Part B - Section 1**
- NONE** **Schedule DB - Part B - Section 2 and 3**
- NONE** **Schedule DB - Part C - Section 1 and 2**
- NONE** **Schedule DB - Part C - Section 3 and Part D - Section 1**
- NONE** **Schedule DB - Part D - Section 2 and 3**
- NONE** **Schedule DB - Part E - Section 1**

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
OPEN DEPOSITORIES						
J P Morgan Chase Springfield, IL			5,243		(2,386,426)	
Citizens Bank of New Hampshire Manchester, NY					672,262	
State Street Bank New York, NY					14,113	
Wachovia Bank Bloomfield, CT					128,301	
0199998 Deposits in () depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	X X X	X X X				X X X
0199999 Totals - Open Depositories	X X X	X X X	5,243		(1,571,750)	X X X
SUSPENDED DEPOSITORIES						
0299998 Deposits in () depositories that do not exceed the allowable limit in any one depository (See Instructions) - Suspended Depositories	X X X	X X X				X X X
0299999 Totals - Suspended Depositories	X X X	X X X				X X X
0399999 Total Cash on Deposit	X X X	X X X	5,243		(1,571,750)	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X		X X X
0599999 Total Cash	X X X	X X X	5,243		(1,571,750)	X X X

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	(2,582,853)	4. April	(1,200,646)	7. July	(1,103,885)	10. October	(2,186,344)
2. February	(2,549,234)	5. May	(476,987)	8. August	1,102,166	11. November	(2,043,874)
3. March	(1,954,490)	6. June	(1,381,061)	9. September	(46,619)	12. December	(1,571,750)

NONE Schedule E - Part 2

SCHEDULE E – PART 3 – SPECIAL DEPOSITS

States, etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR	B	State Deposit All Policyholders/Creditors -	1,706,379	2,061,090	149,589	153,587
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL	B	State Deposit All Policyholder/Creditors			479,985	636,523
11. Georgia	GA	B	State Deposit All Policyholders			51,193	51,193
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA	B	State Deposit MA Policyholders Only			565,370	687,030
23. Michigan	MI	B	Out on Deposit in Michigan			105,000	115,369
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM	B	Out on deposit in New Mexico			155,000	170,306
33. New York	NY						
34. North Carolina	NC	B	Special Deposit NC Policyholders Only			518,537	551,322
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC	B	State Deposit All Policyholders			227,517	274,812
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX	B	State Deposit All Policyholders/Creditors -			4,425,043	4,859,498
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA	B	Special Deposit VA Policyholders Only			100,000	100,000
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CN						
58. Aggregate Other Alien and Other	OT	X X X	X X X				
59. Total		X X X	X X X	1,706,379	2,061,090	6,777,234	7,599,640

DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898.	Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X			
5899.	Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X			



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SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2008

(To Be Filed By March 1)

Of The Central United Life Insurance Company Insurance Company

Address (City, State, Zip Code)

NAIC Group Code 1117 NAIC Company Code 61883 Employer's ID Number 42-0884060

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2004	2 2005	3 2006	4 2007	5 2008 (a)
1. Prior	1,861	194	44	11	32
2. 2004	3,378	1,841	26	1	6
3. 2005	X X X	3,724	1,651	12	8
4. 2006	X X X	X X X	3,264	994	5
5. 2007	X X X	X X X	X X X	4,332	1,093
6. 2008	X X X	X X X	X X X	X X X	3,666

Section B - Other Accident and Health

1. Prior	21,756	4,358	3,045	2,502	2,819
2. 2004	36,289	30,676	1,467	502	246
3. 2005	X X X	46,917	28,094	2,869	210
4. 2006	X X X	X X X	61,520	32,439	1,035
5. 2007	X X X	X X X	X X X	49,576	23,015
6. 2008	X X X	X X X	X X X	X X X	50,713

Section C - Credit Accident and Health

1. Prior					
2. 2004					
3. 2005	X X X				
4. 2006	X X X	X X X	NONE		
5. 2007	X X X	X X X			
6. 2008	X X X	X X X			

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

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 2
 Development of Incurred Losses
 (\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses					
	1 2004	2 2005	3 2006	4 2007	5 2008	
1. Prior	X X X					
2. 2004						
3. 2005	X X X					
4. 2006	X X X	X X X	NONE			
5. 2007	X X X	X X X				
6. 2008	X X X	X X X		X X X	X X X	

Section B - Other Accident and Health

1. Prior	X X X					
2. 2004						
3. 2005	X X X					
4. 2006	X X X	X X X	NONE			
5. 2007	X X X	X X X		X X X		
6. 2008	X X X	X X X		X X X	X X X	

Section C - Credit Accident and Health

1. Prior	X X X					
2. 2004						
3. 2005	X X X					
4. 2006	X X X	X X X	NONE			
5. 2007	X X X	X X X		X X X		
6. 2008	X X X	X X X		X X X	X X X	

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 3
Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2004	2 2005	3 2006	4 2007	5 2008
1. 2004	4,614				
2. 2005	X X X	5,450		X X X	X X X
3. 2006	X X X	5,394	5,313		X X X
4. 2007	X X X		5,441	5,497	
5. 2008	X X X		3,264	4,315	4,263
			X X X	6,424	5,481
			X X X	X X X	5,701

Section B - Other Accident and Health

1. 2004	59,061				
2. 2005	X X X	77,106	70,987	X X X	X X X
3. 2006	X X X	74,604	76,285	79,358	X X X
4. 2007	X X X		61,520	94,728	97,018
5. 2008	X X X		X X X	77,564	73,862
			X X X	X X X	78,211

Section C - Credit Accident and Health

1. 2004				X X X	X X X
2. 2005	X X X				X X X
3. 2006	X X X	X X X	NONE		
4. 2007	X X X	X X X			
5. 2008	X X X	X X X			
				X X X	
				X X X	X X X

SCHEDULE O SUPPLEMENT (continued)
SUPPLEMENTAL SCHEDULE O - PART 4
Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2004	2 2005	3 2006	4 2007	5 2008
1. 2004		5,194	5,313		
2. 2005	X X X	5,254	5,441	5,497	
3. 2006	X X X	X X X	3,264	4,315	4,263
4. 2007	X X X	X X X	X X X	6,424	5,481
5. 2008	X X X	X X X	X X X	X X X	5,701

Section B - Other Accident and Health

1. 2004		81,802	70,987		
2. 2005	X X X	91,549	76,285	77,991	
3. 2006	X X X	X X X	61,520	94,016	97,018
4. 2007	X X X	X X X	X X X	51,667	73,862
5. 2008	X X X	X X X	X X X	X X X	78,211

Section C - Credit Accident and Health

1. 2004					
2. 2005	X X X				
3. 2006	X X X	X X X	NONE		
4. 2007	X X X	X X X			
5. 2008	X X X	X X X			
				X X X	
				X X X	X X X

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial life		
2. Ordinary life	Development	1,343
3. Individual annuity		
4. Supplementary contracts		
5. Credit life		
6. Group life		
7. Group annuities		
8. Group accident and health	Development	2,179
9. Credit accident and health		
10. Other accident and health	Development	44,123
11. Total		47,645

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