

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
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 Steven D. Bryson, F.S.A.  
 Bonnie S. Albritton, F.S.A.  
 Brian D. Rankin, F.S.A.  
 Wesley R. Campbell, F.S.A.  
 Jacqueline B. Lee, F.S.A.  
 Robert E. Gove, A.S.A.  
 J. Finn Knox-Seith, A.S.A.  
 Brian C. Stentz, A.S.A.  
 Jay W. Fuller, A.S.A.  
 Sujaritha Tansen, A.S.A.  
 Josh A. Hammerquist, A.S.A.  
 Xiaoxiao (Lisa) Jiang, A.S.A.  
 Jennifer M. Allen, A.S.A.  
 Sergei Mordovin, A.S.A.  
 Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)



**Kansas City**

Gary L. Rose, F.S.A.  
 Terry M. Long, F.S.A.  
 David L. Batchelder, A.S.A.  
 Leon L. Langlitz, F.S.A.  
 Gary R. McElwain, FLMI  
 Anthony G. Proulx, F.S.A.  
 Thomas L. Handley, F.S.A.  
 D. Patrick Glenn, A.S.A., A.C.A.S.  
 Christopher H. Davis, F.S.A.  
 Karen E. Elsom, F.S.A.  
 Jill J. Humes, F.S.A.

**London / Kansas City**

Roger K. Amin, F.S.A.  
 Timothy A. DeMars, F.S.A.  
 Scott E. Morrow, F.S.A.

**Baltimore**

David A. Palmer, C.F.E.



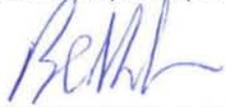
**Actuarial Opinion Regarding Non-Guaranteed Elements**  
**Central United Life Insurance Company for Year ending 12/31/2012**

I, Brian D. Rankin, am the consulting actuary for Central United Life Insurance Company and a Member of the American Academy of Actuaries. I have examined the actuarial assumptions and methods used in determining non-guaranteed elements for Central United's individual life insurance and annuity policies used for delivery in the United States. The non-guaranteed elements included are those:

- I. paid, credited, charged or determined in 2012; and
- II. authorized by the company to be illustrated on new and existing business during 2012.

My examination included such review of the actuarial assumptions and methods of the underlying basic records and such tests of the actuarial calculations as I considered necessary. In my opinion, the non-guaranteed elements described above have been determined in accordance with generally accepted actuarial principles and practices applicable to the determination of non-guaranteed elements.

LEWIS & ELLIS, INC., Actuaries & Consultants

BY:   
 Brian D. Rankin, FSA, MAAA  
 Vice President & Principal

February 25, 2013  
 Date

Post Office Box 851857  
 Richardson, Texas 75085-1857  
 Phone # (972) 850-0850

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## **2012 Annual Statement**

### **Exhibit 5 - Interrogatories on Non-Guaranteed Elements**

Central United Life Insurance Company (the Company) has in force and is currently marketing non-guaranteed element products. These products include Single Premium and Flexible Premium Deferred Annuities (SPDA's and FPDA's) and Flexible Premium Universal Life (UL). Additionally, the Company has reinsured by assumption closed blocks of fixed premium Universal Life (ISWL), UL, SPDA's and FPDA's.

#### **Determination Procedure**

The Company requires a certain interest spread on its annuity accumulations to generate a reasonable profit. At the same time, Company management monitors the rates being credited by other insurance companies (i.e., the "Market") to ensure that the Company's credited rate is not too high or too low relative to its competition.

The interest rate credited on this block is essentially based on a total company portfolio earned rate, as opposed to an investment year strategy. The credited rate is subject to change on a monthly basis.

#### **Interrogatories**

- 1 Since this statement was last filed, have there been any changes in the values of non-guaranteed elements on existing business authorized for illustration by the Company?

No.

2. Since this statement was last filed, have there been any changes in the values of non-guaranteed elements actually charged or credited?

No.

3. Indicate to what extent any changes described in 1 or 2 vary from the policy and/or general methods and procedures last reported for the affected contracts.

General methods and procedures have not varied.

**2012 Annual Statement**

**Exhibit 5 - Interrogatories on Non-Guaranteed Elements (continued)**

4. Are the anticipated experience factors underlying any non-guaranteed elements different from current experience?

No.

5. Anticipated investment income experience factors are based on a combination of the portfolio average approach, the current investment market, and competitive considerations.

6. The Company currently does not allocate specific assets to support its annuity, UL, and ISWL business.

7. Does the undersigned believe there is a substantial probability that illustrations authorized by the Company to be presented on new and existing business cannot be supported by currently anticipated experience?

No.

8. There are no aspects of the determination of non-guaranteed elements not covered above that involve material departures from the principles and practices from the Actuarial Standards of Practice issued by the Actuarial Standards Board, applicable to the determination for non-guaranteed elements.



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# ANNUAL STATEMENT

For the Year Ended December 31, 2012  
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, US 72201  
(Street and Number) (City or Town, State, Country and Zip Code)

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

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

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

**Internet Web Site Address** www.manhattanlife.com

**Statutory Statement Contact** Carolyn Pratt 713-821-6422  
(Name) (Area Code) (Telephone Number) (Extension)  
cpratt@manhattanlife.com 713-821-6502  
(E-Mail Address) (Fax Number)

### OFFICERS

**Chairman of the Board**  
David Warren Harris

	Name	Title
1.	<u>Daniel James George</u>	<u>President and Treasurer</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>William Vernon Bay Jr.</u>	<u>Vice-President</u>	<u>Lee Ann Blakey</u>	<u>Vice-President</u>
<u>Todd Zane Hayden</u>	<u>Vice-President</u>	<u>John Egan McGettigan</u>	<u>Senior Vice-President</u>
<u>Teresa Salley Moro</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>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 and Treasurer</u>	<u>Secretary</u>	<u>Chief Financial Officer</u>
<u>(Title)</u>	<u>(Title)</u>	<u>(Title)</u>

Subscribed and sworn to (or affirmed) before me on this  
25th day of February, 2013, by

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



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**DIRECT BUSINESS IN THE STATE OF: ALABAMA  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	161,038								161,038	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	161,038								161,038	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	246								246	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	382								382	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	628								628	
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)	628								628	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	45,035								45,035	
10. Matured endowments										
11. Annuity benefits	38,626								38,626	
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. Totals	83,661								83,661	
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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	8,205							4	8,205
17. Incurred during current year	16	86,228							16	86,228
Settled during current year:										
18.1 By payment in full	12	196,168							12	196,168
18.2 By payment on compromised claims										
18.3 Total paid	12	196,168							12	196,168
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	196,168							12	196,168
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	8	(101,735)							8	(101,735)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,541	15,287,541	(a)		19	360,000			1,560	15,647,541
21. Issued during year	2	129,000							2	129,000
22. Other changes to in force (Net)	(38)	(1,209,549)							(38)	(1,209,549)
23. In force December 31, current year	1,505	14,206,992	(a)		19	360,000			1,524	14,566,992

(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)	179,409	174,548		105,874	115,267
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)	11,655	11,675		49,850	47,874
25.2 Guaranteed renewable (b)	1,787,355	1,790,314		947,151	909,608
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,799,010	1,801,989		997,001	957,482
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,978,419	1,976,537		1,102,875	1,072,749

(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 2012**

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		Industrial		Total	
1. Life insurance	563								563	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	563								563	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	4								4	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	83								83	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	87								87	
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)	87								87	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	5	83,209	(a)		No. of Policies				5	83,209
21. Issued during year										
22. Other changes to in force (Net)	(1)	(1,805)							(1)	(1,805)
23. In force December 31, current year	4	81,404	(a)						4	81,404

(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)	62	62		70	67
25.2 Guaranteed renewable (b)	9,514	9,530		1,332	1,279
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,576	9,592		1,402	1,346
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,576	9,592		1,402	1,346

(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 2012**

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		Industrial		Total	
1. Life insurance	26,053								26,053	
2. Annuity considerations	450								450	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	26,503								26,503	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	789								789	
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	1,052								1,052	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,873								1,873	
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)	1,873								1,873	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	3,663								3,663	
10. Matured endowments	9,706								9,706	
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. Totals	13,369								13,369	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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		16,070								16,070
Settled during current year:										
18.1 By payment in full		131,403								131,403
18.2 By payment on compromised claims										
18.3 Total paid		131,403								131,403
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		131,403								131,403
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(115,333)								(115,333)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	94	2,170,565	(a)		No. of Policies				94	2,170,565
21. Issued during year										
22. Other changes to in force (Net)		20,781								20,781
23. In force December 31, current year	94	2,191,346	(a)						94	2,191,346

(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)	37,718		36,696				5,000		5,443	
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)	3,347		3,352				24,194		23,235	
25.2 Guaranteed renewable (b)	513,240		514,090				459,681		441,460	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	516,587		517,442				483,875		464,695	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	554,305		554,138				488,875		470,138	

(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 2012**

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		Industrial		Total	
1. Life insurance	175,857								175,857	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	175,857								175,857	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	313								313	
6.2 Applied to pay renewal premiums										
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)	324								324	
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)	324								324	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	22,704								22,704	
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	78								78	
15. Totals	22,782								22,782	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	4	307,074							4	307,074
17. Incurred during current year	7	37,445							7	37,445
Settled during current year:										
18.1 By payment in full	8	18,563							8	18,563
18.2 By payment on compromised claims										
18.3 Total paid	8	18,563							8	18,563
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	18,563							8	18,563
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	325,956							3	325,956
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	602	29,203,619	(a)		No. of Policies				602	29,203,619
21. Issued during year	54	1,612,000							54	1,612,000
22. Other changes to in force (Net)	(54)	(3,682,949)							(54)	(3,682,949)
23. In force December 31, current year	602	27,132,670	(a)						602	27,132,670

(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)	145,616		141,671				345,470		376,120	
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)	23,691		23,730				68,768		66,042	
25.2 Guaranteed renewable (b)	3,632,974		3,638,987				1,306,583		1,254,793	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	3,656,665		3,662,717				1,375,351		1,320,835	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,802,281		3,804,388				1,720,821		1,696,955	

(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 2012**

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		Industrial		Total	
1. Life insurance	64,476								64,476	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	64,476								64,476	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	728								728	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	790								790	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,518								1,518	
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)	1,518								1,518	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	11,825								11,825	
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. Totals	11,825								11,825	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	1		2		3		4		5		6		7		8		9		10	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total											
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	11,123												2	11,123					
17. Incurred during current year	3	10,847												3	10,847					
Settled during current year:																				
18.1 By payment in full	3	133,828												3	133,828					
18.2 By payment on compromised claims																				
18.3 Total paid	3	133,828												3	133,828					
18.4 Reduction by compromise																				
18.5 Amount rejected																				
18.6 Total settlements	3	133,828												3	133,828					
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	(111,858)												2	(111,858)					
<b>POLICY EXHIBIT</b>																				
20. In force December 31, prior year	249	7,457,601	(a)		7	65,000								256	7,522,601					
21. Issued during year																				
22. Other changes to in force (Net)	(4)	(716,500)												(4)	(716,500)					
23. In force December 31, current year	245	6,741,101	(a)		7	65,000								252	6,806,101					

(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)	723,295		703,700				432,011		470,339	
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)	6,110		6,120				109,456		105,117	
25.2 Guaranteed renewable (b)	936,900		938,451				2,079,658		1,997,225	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	943,010		944,571				2,189,114		2,102,342	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,666,305		1,648,271				2,621,125		2,572,681	

(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 2012**

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		Industrial		Total	
1. Life insurance	114,177								114,177	
2. Annuity considerations	630								630	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	114,807								114,807	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,084								1,084	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	921								921	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,005								2,005	
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)	2,005								2,005	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	71,268								71,268	
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	6,429								6,429	
15. Totals	77,697								77,697	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	18,112							3	18,112
17. Incurred during current year	4	110,921							4	110,921
Settled during current year:										
18.1 By payment in full	6	229,362							6	229,362
18.2 By payment on compromised claims										
18.3 Total paid	6	229,362							6	229,362
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	229,362							6	229,362
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	(100,329)							1	(100,329)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	276	11,880,696	(a)		1	5,000			277	11,885,696
21. Issued during year										
22. Other changes to in force (Net)	(11)	(401,848)							(11)	(401,848)
23. In force December 31, current year	265	11,478,848	(a)		1	5,000			266	11,483,848

(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)	34,983		34,036				14,148		15,403	
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)	1,979		1,982				16,458		15,806	
25.2 Guaranteed renewable (b)	303,419		303,921				312,704		300,309	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	305,398		305,903				329,162		316,115	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	340,381		339,939				343,310		331,518	

(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 2012**

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		Industrial		Total	
1. Life insurance	6,538								6,538	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	6,538								6,538	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	316								316	
6.2 Applied to pay renewal premiums	142								142	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,386								2,386	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,844								2,844	
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)	2,844								2,844	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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								1	
Settled during current year:										
18.1 By payment in full	1	5,482							1	5,482
18.2 By payment on compromised claims										
18.3 Total paid	1	5,482							1	5,482
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	5,482							1	5,482
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(5,482)								(5,482)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	84	1,316,487	(a)		1	10,000			85	1,326,487
21. Issued during year										
22. Other changes to in force (Net)	(6)	13,105							(6)	13,105
23. In force December 31, current year	78	1,329,592	(a)		1	10,000			79	1,339,592

(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)	3,256		3,168				26,238		28,566	
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)	60		60				(642)		(617)	
25.2 Guaranteed renewable (b)	9,133		9,148				(12,202)		(11,719)	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	9,193		9,208				(12,844)		(12,336)	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,449		12,376				13,394		16,230	

(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 2012**

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		Industrial		Total	
1. Life insurance	1,125								1,125	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,125								1,125	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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	162								162	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	213								213	
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)	213								213	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	1		2		3		4		5		6		7		8		9		10	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total											
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	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)																				
<b>POLICY EXHIBIT</b>																				
20. In force December 31, prior year	11	120,624	(a)															11	120,624	
21. Issued during year																				
22. Other changes to in force (Net)		(5,665)																		(5,665)
23. In force December 31, current year	11	114,959	(a)															11	114,959	

(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)	5,796		5,639							
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)	40		40				860		825	
25.2 Guaranteed renewable (b)	6,076		6,086				16,331		15,684	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	6,116		6,126				17,191		16,509	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,912		11,765				17,191		16,509	

(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 COLUMBIA  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	43								43	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	43								43	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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								1	
Settled during current year:										
18.1 By payment in full	1								1	
18.2 By payment on compromised claims										
18.3 Total paid	1								1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1								1	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2	11,000	(a)		1	10,000			3	21,000
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31, current year	2	11,000	(a)		1	10,000			3	21,000

(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)	40,774		39,670							
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)	40		40				6		6	
25.2 Guaranteed renewable (b)	6,145		6,155				110		106	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	6,185		6,195				116		112	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	46,959		45,865				116		112	

(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.



61883201243010100

**DIRECT BUSINESS IN THE STATE OF: FLORIDA  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	120,785								120,785	
2. Annuity considerations	13,453								13,453	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	134,238								134,238	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,979								4,979	
6.2 Applied to pay renewal premiums	295								295	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	50,776								50,776	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	56,050								56,050	
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)	56,050								56,050	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	79,108								79,108	
10. Matured endowments	17,070								17,070	
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	6,525								6,525	
15. Totals	102,703								102,703	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	12,351							3	12,351
17. Incurred during current year	9	142,133							9	142,133
Settled during current year:										
18.1 By payment in full	12	305,362							12	305,362
18.2 By payment on compromised claims										
18.3 Total paid	12	305,362							12	305,362
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	305,362							12	305,362
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(150,878)								(150,878)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	762	11,332,040	(a)		18	360,100			780	11,692,140
21. Issued during year										
22. Other changes to in force (Net)	(17)	1,660,005				(5,000)			(17)	1,655,005
23. In force December 31, current year	745	12,992,045	(a)		18	355,100			763	13,347,145

(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)	64,681		62,928				54,097		58,896	
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)	8,894		8,908				66,019		63,402	
25.2 Guaranteed renewable (b)	1,363,857		1,366,114				1,254,358		1,204,638	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,372,751		1,375,022				1,320,377		1,268,040	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,437,432		1,437,950				1,374,474		1,326,936	

(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 2012**

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		Industrial		Total	
1. Life insurance	279,207								279,207	
2. Annuity considerations	504								504	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	279,711								279,711	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	882								882	
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	7,596								7,596	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,590								8,590	
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)	8,590								8,590	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	60,219								60,219	
10. Matured endowments										
11. Annuity benefits	309								309	
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. Totals	60,528								60,528	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	26,000							2	26,000
17. Incurred during current year	15	136,652							15	136,652
Settled during current year:										
18.1 By payment in full	12	122,788							12	122,788
18.2 By payment on compromised claims										
18.3 Total paid	12	122,788							12	122,788
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	122,788							12	122,788
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	39,864							5	39,864
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,327	31,848,750	(a)		17	353,750			1,344	32,202,500
21. Issued during year	44	1,271,000							44	1,271,000
22. Other changes to in force (Net)	(87)	(3,166,351)			(6)	(243,750)			(93)	(3,410,101)
23. In force December 31, current year	1,284	29,953,399	(a)		11	110,000			1,295	30,063,399

(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)	454,321		442,012				221,536		241,190	
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)	29,791		29,841				80,055		76,882	
25.2 Guaranteed renewable (b)	4,568,538		4,576,099				1,521,051		1,460,760	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	4,598,329		4,605,940				1,601,106		1,537,642	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,052,650		5,047,952				1,822,642		1,778,832	

(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 2012**

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		Industrial		Total		
1. Life insurance											
2. Annuity considerations											
3. Deposit-type contract funds											
4. Other considerations				XXX				XXX			
5. Totals (Lines 1 to 4)											
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>											
Life Insurance:											
6.1 Paid in cash or left on deposit		1								1	
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)		1								1	
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								1	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>											
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. Totals											
<b>DETAILS OF WRITE-INS</b>											
1301.			<b>NONE</b>								
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)											
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>											
	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)											
<b>POLICY EXHIBIT</b>											
20. In force December 31, prior year	1	1,000	(a)		No. of Policies				1	1,000	
21. Issued during year											
22. Other changes to in force (Net)	1	1,000							1	1,000	
23. In force December 31, current year	2	2,000	(a)						2	2,000	

(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)		31		21,476	20,624
25.2 Guaranteed renewable (b)		4,752	4,760	408,036	391,862
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)		4,783	4,791	429,512	412,486
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		4,783	4,791	429,512	412,486

(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 2012**

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		Industrial		Total	
1. Life insurance	9,640								9,640	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	9,640								9,640	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	124								124	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	693								693	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	817								817	
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)	817								817	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	2,365								2,365	
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. Totals	2,365								2,365	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	4,108							1	4,108
Settled during current year:										
18.1 By payment in full	1	9,716							1	9,716
18.2 By payment on compromised claims										
18.3 Total paid	1	9,716							1	9,716
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	9,716							1	9,716
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(5,608)								(5,608)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	52	1,201,627	(a)		1	5,000			53	1,206,627
21. Issued during year										
22. Other changes to in force (Net)	(1)	(4,397)							(1)	(4,397)
23. In force December 31, current year	51	1,197,230	(a)		1	5,000			52	1,202,230

(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)	5,580		5,429				1,144		1,245	
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)	708		709				46,583		44,737	
25.2 Guaranteed renewable (b)	108,536		108,716				885,079		849,996	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	109,244		109,425				931,662		894,733	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	114,824		114,854				932,806		895,978	

(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 2012**

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		Industrial		Total	
1. Life insurance	118,852								118,852	
2. Annuity considerations	3,525								3,525	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	122,377								122,377	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	6,107								6,107	
6.2 Applied to pay renewal premiums	9,288								9,288	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,436								1,436	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,831								16,831	
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)	16,831								16,831	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	46,171								46,171	
10. Matured endowments	9,254								9,254	
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	75								75	
15. Totals	55,500								55,500	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	29,539							3	29,539
17. Incurred during current year	32	128,392							32	128,392
Settled during current year:										
18.1 By payment in full	22	104,787							22	104,787
18.2 By payment on compromised claims										
18.3 Total paid	22	104,787							22	104,787
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	22	104,787							22	104,787
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	13	53,144							13	53,144
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,160	10,738,919	(a)		13	360,000			1,173	11,098,919
21. Issued during year	6	200,000							6	200,000
22. Other changes to in force (Net)	(53)	27,662			(1)	(10,000)			(54)	17,662
23. In force December 31, current year	1,113	10,966,581	(a)		12	350,000			1,125	11,316,581

(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)	296,616		288,580				211,180		229,916	
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)	6,988		6,999				77,653		74,575	
25.2 Guaranteed renewable (b)	1,071,591		1,073,364				1,475,399		1,416,917	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,078,579		1,080,363				1,553,052		1,491,492	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,375,195		1,368,943				1,764,232		1,721,408	

(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 2012**

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		Industrial		Total	
1. Life insurance	35,856								35,856	
2. Annuity considerations	849								849	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	36,705								36,705	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	677								677	
6.2 Applied to pay renewal premiums	95								95	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,829								1,829	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,601								2,601	
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)	2,601								2,601	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	24,962								24,962	
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. Totals	24,962								24,962	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	5,000							1	5,000
17. Incurred during current year	6	38,770							6	38,770
Settled during current year:										
18.1 By payment in full	6	24,557							6	24,557
18.2 By payment on compromised claims										
18.3 Total paid	6	24,557							6	24,557
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	24,557							6	24,557
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	19,213							1	19,213
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	253	3,038,847	(a)		6	65,000			259	3,103,847
21. Issued during year										
22. Other changes to in force (Net)	(22)	(440,876)							(22)	(440,876)
23. In force December 31, current year	231	2,597,971	(a)		6	65,000			237	2,662,971

(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)	99,014		96,332				13,965		15,204	
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)	8,157		8,171				37,389		35,907	
25.2 Guaranteed renewable (b)	1,250,887		1,252,958				710,391		682,232	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,259,044		1,261,129				747,780		718,139	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,358,058		1,357,461				761,745		733,343	

(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: IOWA  
DURING THE YEAR 2012**

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	Industrial	Total
1. Life insurance	73,151				73,151
2. Annuity considerations	1,582				1,582
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Lines 1 to 4)	74,733				74,733
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1 Paid in cash or left on deposit	15,643				15,643
6.2 Applied to pay renewal premiums	50				50
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,358				3,358
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,051				19,051
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)	19,051				19,051
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	52,396				52,396
10. Matured endowments	3,905				3,905
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. Totals	56,301				56,301

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)					

**NONE**

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	1,089							2	1,089
17. Incurred during current year	13	127,578							13	127,578
Settled during current year:										
18.1 By payment in full	10	335,312							10	335,312
18.2 By payment on compromised claims										
18.3 Total paid	10	335,312							10	335,312
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	335,312							10	335,312
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	(206,645)							5	(206,645)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,299	15,476,154	(a)		1	5,000			1,300	15,481,154
21. Issued during year										
22. Other changes to in force (Net)	(53)	(899,387)							(53)	(899,387)
23. In force December 31, current year	1,246	14,576,767	(a)		1	5,000			1,247	14,581,767

(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)	14,656	14,259		5,484	5,970
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)	6,141	6,151		48,157	46,249
25.2 Guaranteed renewable (b)	941,690	943,249		914,992	878,724
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	947,831	949,400		963,149	924,973
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	962,487	963,659		968,633	930,943

(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 2012**

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		Industrial		Total	
1. Life insurance	174,187								174,187	
2. Annuity considerations	5,884								5,884	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	180,071								180,071	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	27,364								27,364	
6.2 Applied to pay renewal premiums	47								47	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,317								1,317	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	28,728								28,728	
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)	28,728								28,728	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	75,616								75,616	
10. Matured endowments	15,218								15,218	
11. Annuity benefits	1,324								1,324	
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. Totals	92,158								92,158	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	9	53,340							9	53,340
17. Incurred during current year	24	283,082							24	283,082
Settled during current year:										
18.1 By payment in full	25	354,699							25	354,699
18.2 By payment on compromised claims										
18.3 Total paid	25	354,699							25	354,699
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	25	354,699							25	354,699
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	8	(18,277)							8	(18,277)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,320	29,258,394	(a)		No. of Policies				2,320	29,258,394
21. Issued during year										
22. Other changes to in force (Net)	(91)	(2,569,048)							(91)	(2,569,048)
23. In force December 31, current year	2,229	26,689,346	(a)						2,229	26,689,346

(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)	24,116		23,463				9,468		10,308	
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)	11,727		11,746				27,596		26,502	
25.2 Guaranteed renewable (b)	1,798,348		1,801,325				524,324		503,541	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,810,075		1,813,071				551,920		530,043	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,834,191		1,836,534				561,388		540,351	

(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 2012**

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		Industrial		Total	
1. Life insurance	64,233								64,233	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	64,233								64,233	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	127								127	
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	470								470	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	836								836	
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)	836								836	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	36,053								36,053	
10. Matured endowments	28,321								28,321	
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. Totals	64,374								64,374	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	9,221							2	9,221
17. Incurred during current year	3	81,725							3	81,725
Settled during current year:										
18.1 By payment in full	5	105,636							5	105,636
18.2 By payment on compromised claims										
18.3 Total paid	5	105,636							5	105,636
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	105,636							5	105,636
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(14,690)								(14,690)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	263	7,014,576	(a)		No. of Policies				263	7,014,576
21. Issued during year										
22. Other changes to in force (Net)	(12)	(321,728)							(12)	(321,728)
23. In force December 31, current year	251	6,692,848	(a)						251	6,692,848

(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)	355,604		345,970				116,675		127,026	
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)	10,597		10,614				44,868		43,090	
25.2 Guaranteed renewable (b)	1,625,003		1,627,693				852,493		818,702	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,635,600		1,638,307				897,361		861,792	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,991,204		1,984,277				1,014,036		988,818	

(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 2012**

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		Industrial		Total	
1. Life insurance	111,263								111,263	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	111,263								111,263	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	25								25	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	151								151	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	176								176	
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)	176								176	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	20,812								20,812	
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. Totals	20,812								20,812	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	6,155							3	6,155
17. Incurred during current year	4	32,946							4	32,946
Settled during current year:										
18.1 By payment in full	4	36,850							4	36,850
18.2 By payment on compromised claims										
18.3 Total paid	4	36,850							4	36,850
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	36,850							4	36,850
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	2,251							3	2,251
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	969	10,225,633	(a)		No. of Policies				969	10,225,633
21. Issued during year	20	440,000							20	440,000
22. Other changes to in force (Net)	(39)	(996,781)							(39)	(996,781)
23. In force December 31, current year	950	9,668,852	(a)						950	9,668,852

(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)	57,539		55,980				25,103		27,330	
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)	15,215		15,240				56,868		54,614	
25.2 Guaranteed renewable (b)	2,333,165		2,337,026				1,080,500		1,037,671	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	2,348,380		2,352,266				1,137,368		1,092,285	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,405,919		2,408,246				1,162,471		1,119,615	

(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 2012**

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		Industrial		Total	
1. Life insurance	63,156								63,156	
2. Annuity considerations	14,270								14,270	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	77,426								77,426	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,252								1,252	
6.2 Applied to pay renewal premiums	1,031								1,031	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,379								44,379	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	46,662								46,662	
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)	46,662								46,662	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	19,401								19,401	
10. Matured endowments	33,283								33,283	
11. Annuity benefits	1,911								1,911	
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. Totals	54,595								54,595	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	15,983							2	15,983
17. Incurred during current year	14	69,635							14	69,635
Settled during current year:										
18.1 By payment in full	11	145,558							11	145,558
18.2 By payment on compromised claims										
18.3 Total paid	11	145,558							11	145,558
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	145,558							11	145,558
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	(59,940)							5	(59,940)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	361	4,924,039	(a)		No. of Policies				361	4,924,039
21. Issued during year										
22. Other changes to in force (Net)	(27)	(188,452)							(27)	(188,452)
23. In force December 31, current year	334	4,735,587	(a)						334	4,735,587

(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)	61,273		59,613				11,154		12,144	
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)	40		40				(27)		(26)	
25.2 Guaranteed renewable (b)	6,131		6,141				(518)		(498)	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	6,171		6,181				(545)		(524)	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	67,444		65,794				10,609		11,620	

(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: MARYLAND  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	6,329								6,329	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	6,329								6,329	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	198								198	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,356								2,356	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,554								2,554	
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)	2,554								2,554	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	1,147								1,147	
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. Totals	1,147								1,147	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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		1,992								1,992
Settled during current year:										
18.1 By payment in full		12,154								12,154
18.2 By payment on compromised claims										
18.3 Total paid		12,154								12,154
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		12,154								12,154
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(10,162)								(10,162)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	49	435,702	(a)		2	90,435			51	526,137
21. Issued during year										
22. Other changes to in force (Net)	(2)	1,092							(2)	1,092
23. In force December 31, current year	47	436,794	(a)		2	90,435			49	527,229

(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)	317,908		309,295				92,185		100,364	
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)	1,203		1,205				64,234		61,688	
25.2 Guaranteed renewable (b)	184,444		184,749				1,220,453		1,172,077	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	185,647		185,954				1,284,687		1,233,765	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	503,555		495,249				1,376,872		1,334,129	

(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 2012**

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		Industrial		Total	
1. Life insurance	29,173								29,173	
2. Annuity considerations	17,521								17,521	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	46,694								46,694	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	180								180	
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	14,599								14,599	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,855								14,855	
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)	14,855								14,855	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	12,228								12,228	
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	12,003								12,003	
15. Totals	24,231								24,231	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	2,109							2	2,109
17. Incurred during current year		21,240								21,240
Settled during current year:										
18.1 By payment in full		6,300								6,300
18.2 By payment on compromised claims										
18.3 Total paid		6,300								6,300
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		6,300								6,300
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	17,049							2	17,049
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	124	3,338,074	(a)		No. of Policies				124	3,338,074
21. Issued during year										
22. Other changes to in force (Net)	(3)	(120,683)							(3)	(120,683)
23. In force December 31, current year	121	3,217,391	(a)						121	3,217,391

(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)	113,893		110,808				58,282		63,453	
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)	198		198				(973)		(935)	
25.2 Guaranteed renewable (b)	30,388		30,439				(18,490)		(17,757)	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	30,586		30,637				(19,463)		(18,692)	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	144,479		141,445				38,819		44,761	

(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 2012**

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		Industrial		Total	
1. Life insurance	51,330								51,330	
2. Annuity considerations	586								586	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	51,916								51,916	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	860								860	
6.2 Applied to pay renewal premiums	230								230	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,470								13,470	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,560								14,560	
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)	14,560								14,560	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	21,976								21,976	
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. Totals	21,976								21,976	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	38,173							3	38,173
Settled during current year:										
18.1 By payment in full	3	23,875							3	23,875
18.2 By payment on compromised claims										
18.3 Total paid	3	23,875							3	23,875
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	23,875							3	23,875
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		14,298								14,298
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	218	4,466,272	(a)		4	45,000			222	4,511,272
21. Issued during year										
22. Other changes to in force (Net)	(12)	(449,159)							(12)	(449,159)
23. In force December 31, current year	206	4,017,113	(a)		4	45,000			210	4,062,113

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

**ACCIDENT AND HEALTH INSURANCE**

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,640		14,244				15,964		17,380	
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)	260		261				87,209		83,752	
25.2 Guaranteed renewable (b)	39,894		39,961				1,656,962		1,591,284	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	40,154		40,222				1,744,171		1,675,036	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	54,794		54,466				1,760,135		1,692,416	

(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 2012**

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		Industrial		Total			
1. Life insurance	10,717								10,717			
2. Annuity considerations												
3. Deposit-type contract funds			XXX				XXX					
4. Other considerations												
5. Totals (Lines 1 to 4)	10,717								10,717			
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>												
Life Insurance:												
6.1 Paid in cash or left on deposit	924								924			
6.2 Applied to pay renewal premiums												
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	101								101			
6.4 Other												
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,025								1,025			
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)	1,025								1,025			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>												
9. Death benefits												
10. Matured endowments	3,305								3,305			
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. Totals	3,305								3,305			
<b>DETAILS OF WRITE-INS</b>												
1301.			<b>NONE</b>									
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)												
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>												
	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		3,305								3,305		
Settled during current year:												
18.1 By payment in full		10,000								10,000		
18.2 By payment on compromised claims												
18.3 Total paid		10,000								10,000		
18.4 Reduction by compromise												
18.5 Amount rejected												
18.6 Total settlements		10,000								10,000		
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(6,695)								(6,695)		
<b>POLICY EXHIBIT</b>												
20. In force December 31, prior year	85	1,916,399	(a)		No. of Policies				85	1,916,399		
21. Issued during year												
22. Other changes to in force (Net)	(4)	(337,351)							(4)	(337,351)		
23. In force December 31, current year	81	1,579,048	(a)						81	1,579,048		

(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)	67,681		65,848				6,228		6,781	
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)	1,507		1,509				4,672		4,487	
25.2 Guaranteed renewable (b)	231,086		231,468				88,763		85,244	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	232,593		232,977				93,435		89,731	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	300,274		298,825				99,663		96,512	

(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 2012**

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		Industrial		Total	
1. Life insurance	139,016								139,016	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	139,016								139,016	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	304								304	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	151								151	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	455								455	
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)	455								455	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	52,214								52,214	
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	662								662	
15. Totals	52,876								52,876	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	14,403							2	14,403
17. Incurred during current year	13	76,294							13	76,294
Settled during current year:										
18.1 By payment in full	14	118,214							14	118,214
18.2 By payment on compromised claims										
18.3 Total paid	14	118,214							14	118,214
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	118,214							14	118,214
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	(27,517)							1	(27,517)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	784	26,596,244	(a)		3	50,000			787	26,646,244
21. Issued during year	12	566,627							12	566,627
22. Other changes to in force (Net)	(70)	(6,804,643)				20,000			(70)	(6,784,643)
23. In force December 31, current year	726	20,358,228	(a)		3	70,000			729	20,428,228

(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)	627,713		610,707				256,408		279,157	
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)	63,169		63,274				327,484		314,504	
25.2 Guaranteed renewable (b)	9,687,060		9,703,092				6,222,203		5,975,568	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	9,750,229		9,766,366				6,549,687		6,290,072	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,377,942		10,377,073				6,806,095		6,569,229	

(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 2012**

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		Industrial		Total	
1. Life insurance	101,084								101,084	
2. Annuity considerations	302								302	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	101,386								101,386	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,655								1,655	
6.2 Applied to pay renewal premiums	103								103	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	606								606	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,364								2,364	
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)	2,364								2,364	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	52,201								52,201	
10. Matured endowments	14,633								14,633	
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. Totals	66,834								66,834	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	7	73,805							7	73,805
17. Incurred during current year	3	62,001							3	62,001
Settled during current year:										
18.1 By payment in full	7	54,654							7	54,654
18.2 By payment on compromised claims										
18.3 Total paid	7	54,654							7	54,654
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	54,654							7	54,654
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	81,152							3	81,152
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	541	12,367,100	(a)		No. of Policies				541	12,367,100
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	(25)	(1,300,397)							(25)	(1,300,397)
23. In force December 31, current year	517	11,076,703	(a)						517	11,076,703

(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)	94,899		92,328				57,711		62,831	
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)	9,579		9,595				38,617		37,087	
25.2 Guaranteed renewable (b)	1,468,917		1,471,348				733,729		704,646	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,478,496		1,480,943				772,346		741,733	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,573,395		1,573,271				830,057		804,564	

(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 2012**

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		Industrial		Total	
1. Life insurance	2,170								2,170	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,170								2,170	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	276								276	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	342								342	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	618								618	
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)	618								618	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	1		2		3		4		5		6		7		8		9		10	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total											
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	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	16,000																		16,000	
18.2 By payment on compromised claims																				
18.3 Total paid	16,000																		16,000	
18.4 Reduction by compromise																				
18.5 Amount rejected																				
18.6 Total settlements	16,000																		16,000	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	(16,000)																		(16,000)	
<b>POLICY EXHIBIT</b>																				
20. In force December 31, prior year	18	394,393	(a)															18	394,393	
21. Issued during year																				
22. Other changes to in force (Net)		(5,108)																	(5,108)	
23. In force December 31, current year	18	389,285	(a)															18	389,285	

(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)	178,896		174,049				62,973		68,560	
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)	735		736				8,475		8,139	
25.2 Guaranteed renewable (b)	112,728		112,914				161,020		154,638	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	113,463		113,650				169,495		162,777	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	292,359		287,699				232,468		231,337	

(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 2012**

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		Industrial		Total	
1. Life insurance	48,277								48,277	
2. Annuity considerations	1,411								1,411	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	49,688								49,688	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,316								1,316	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	594								594	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,910								1,910	
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)	1,910								1,910	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	29,054								29,054	
10. Matured endowments	45,899								45,899	
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. Totals	74,953								74,953	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	6	100,757							6	100,757
Settled during current year:										
18.1 By payment in full	5	114,859							5	114,859
18.2 By payment on compromised claims										
18.3 Total paid	5	114,859							5	114,859
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	114,859							5	114,859
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	(14,102)							1	(14,102)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	259	8,924,883	(a)		No. of Policies				259	8,924,883
21. Issued during year										
22. Other changes to in force (Net)	(13)	(741,869)							(13)	(741,869)
23. In force December 31, current year	246	8,183,014	(a)						246	8,183,014

(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)	38,594		37,549				13,890		15,122	
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)	8,645		8,659				156,174		149,983	
25.2 Guaranteed renewable (b)	1,325,649		1,327,843				2,967,300		2,849,683	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,334,294		1,336,502				3,123,474		2,999,666	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,372,888		1,374,051				3,137,364		3,014,788	

(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 2012**

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		Industrial		Total	
1. Life insurance	6,140								6,140	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	6,140								6,140	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	29								29	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	175								175	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	204								204	
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)	204								204	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	198								198	
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. Totals	198								198	
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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		343								343
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)		343								343
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	48	769,723	(a)		No. of Policies				48	769,723
21. Issued during year										
22. Other changes to in force (Net)	(3)	(147,052)							(3)	(147,052)
23. In force December 31, current year	45	622,671	(a)						45	622,671

(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)	8,014		7,797		4,011	4,366
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)	1,214		1,216		5,381	5,168
25.2 Guaranteed renewable (b)	186,121		186,430		102,239	98,187
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)	187,335		187,646		107,620	103,355
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	195,349		195,443		111,631	107,721

(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 HAMPSHIRE  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	45,104								45,104	
2. Annuity considerations	4,616								4,616	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	49,720								49,720	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,145								2,145	
6.2 Applied to pay renewal premiums	490								490	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,064								21,064	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,699								23,699	
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)	23,699								23,699	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	28,061								28,061	
10. Matured endowments	3,749								3,749	
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	1,688								1,688	
15. Totals	33,498								33,498	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	52,493							3	52,493
Settled during current year:										
18.1 By payment in full	3	51,037							3	51,037
18.2 By payment on compromised claims										
18.3 Total paid	3	51,037							3	51,037
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	51,037							3	51,037
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		1,456								1,456
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	230	4,293,605	(a)		No. of Policies				230	4,293,605
21. Issued during year										
22. Other changes to in force (Net)	(9)	(133,750)							(9)	(133,750)
23. In force December 31, current year	221	4,159,855	(a)						221	4,159,855

(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)	4,896		4,763							
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)	568		569				1,430		1,373	
25.2 Guaranteed renewable (b)	87,150		87,294				27,161		26,084	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	87,718		87,863				28,591		27,457	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	92,614		92,626				28,591		27,457	

(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.



61883201243031100

**DIRECT BUSINESS IN THE STATE OF: NEW JERSEY  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	7,935								7,935	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	7,935								7,935	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	237								237	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,405								1,405	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,642								1,642	
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)	1,642								1,642	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	2,365								2,365	
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. Totals	2,365								2,365	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	4,108							1	4,108
Settled during current year:										
18.1 By payment in full	1	5,851							1	5,851
18.2 By payment on compromised claims										
18.3 Total paid	1	5,851							1	5,851
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	5,851							1	5,851
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(1,743)								(1,743)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	45	789,173	(a)		22	80,000			67	869,173
21. Issued during year										
22. Other changes to in force (Net)	(1)	(23,710)							(1)	(23,710)
23. In force December 31, current year	44	765,463	(a)		22	80,000			66	845,463

(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)	27,845		27,090				20,782		22,626	
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)	317		318				24,268		23,306	
25.2 Guaranteed renewable (b)	48,636		48,716				461,094		442,817	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	48,953		49,034				485,362		466,123	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	76,798		76,124				506,144		488,749	

(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 2012**

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		Industrial		Total	
1. Life insurance	7,949								7,949	
2. Annuity considerations	1,337								1,337	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	9,286								9,286	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	208								208	
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)	211								211	
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)	211								211	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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	2,052								2,052	
15. Totals	2,052								2,052	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	2,500							1	2,500
17. Incurred during current year		(2,500)								(2,500)
Settled during current year:										
18.1 By payment in full	1								1	
18.2 By payment on compromised claims										
18.3 Total paid	1								1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1								1	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	51	1,372,776	(a)		3	15,000			54	1,387,776
21. Issued during year										
22. Other changes to in force (Net)	(1)	(139,279)							(1)	(139,279)
23. In force December 31, current year	50	1,233,497	(a)		3	15,000			53	1,248,497

(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)	72,182		70,226				16,834		18,328	
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)	1,490		1,492				3,213		3,086	
25.2 Guaranteed renewable (b)	228,447		228,825				61,056		58,636	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	229,937		230,317				64,269		61,722	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	302,119		300,543				81,103		80,050	

(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 2012**

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		Industrial		Total	
1. Life insurance	4,202								4,202	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,202								4,202	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	234								234	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,319								2,319	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,553								2,553	
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)	2,553								2,553	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	182								182	
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	75								75	
15. Totals	257								257	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	316							1	316
Settled during current year:										
18.1 By payment in full	1								1	
18.2 By payment on compromised claims										
18.3 Total paid	1								1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1								1	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		316								316
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	58	473,766	(a)		5	45,000			63	518,766
21. Issued during year										
22. Other changes to in force (Net)	(1)	(36,106)							(1)	(36,106)
23. In force December 31, current year	57	437,660	(a)		5	45,000			62	482,660

(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)	9,449		9,193				510		555	
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)	363		363				564		541	
25.2 Guaranteed renewable (b)	55,592		55,684				10,707		10,283	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	55,955		56,047				11,271		10,824	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	65,404		65,240				11,781		11,379	

(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 2012**

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		Industrial		Total	
1. Life insurance	21,035								21,035	
2. Annuity considerations	1,730								1,730	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	22,765								22,765	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	311								311	
6.2 Applied to pay renewal premiums	223								223	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,741								6,741	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,275								7,275	
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)	7,275								7,275	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits										
10. Matured endowments	11,625								11,625	
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. Totals	11,625								11,625	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	5	11,625							5	11,625
Settled during current year:										
18.1 By payment in full	5	30,686							5	30,686
18.2 By payment on compromised claims										
18.3 Total paid	5	30,686							5	30,686
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	30,686							5	30,686
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(19,061)								(19,061)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	183	3,153,334	(a)		3	25,000			186	3,178,334
21. Issued during year	6	77,000							6	77,000
22. Other changes to in force (Net)	(15)	(321,142)							(15)	(321,142)
23. In force December 31, current year	174	2,909,192	(a)		3	25,000			177	2,934,192

(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)	257,834		250,848				118,248		128,738	
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)	19,096		19,127				77,711		74,631	
25.2 Guaranteed renewable (b)	2,928,351		2,933,197				1,476,505		1,417,980	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	2,947,447		2,952,324				1,554,216		1,492,611	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,205,281		3,203,172				1,672,464		1,621,349	

(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 DAKOTA  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	3,502								3,502	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	3,502								3,502	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	13								13	
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								13	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	1		2		3		4		5		6		7		8		9		10	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total											
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	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		60,812																		60,812
18.2 By payment on compromised claims																				
18.3 Total paid		60,812																		60,812
18.4 Reduction by compromise																				
18.5 Amount rejected																				
18.6 Total settlements		60,812																		60,812
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(60,812)																		(60,812)
<b>POLICY EXHIBIT</b>																				
20. In force December 31, prior year	25	998,885	(a)															25	998,885	
21. Issued during year																				
22. Other changes to in force (Net)	(1)	(1,593)																(1)	(1,593)	
23. In force December 31, current year	24	997,292	(a)															24	997,292	

(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)	54,846		53,360				205,194		223,398	
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)	2,534		2,538				7,476		7,179	
25.2 Guaranteed renewable (b)	388,627		389,271				142,037		136,407	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	391,161		391,809				149,513		143,586	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	446,007		445,169				354,707		366,984	

(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.



61883201243036100

**DIRECT BUSINESS IN THE STATE OF: OHIO  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	199,085								199,085	
2. Annuity considerations	100								100	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	199,185								199,185	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	206								206	
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	1,309								1,309	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,609								1,609	
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)	1,609								1,609	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	52,280								52,280	
10. Matured endowments	23,456								23,456	
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	1,840								1,840	
15. Totals	77,576								77,576	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	114,269							7	114,269
Settled during current year:										
18.1 By payment in full	7	147,367							7	147,367
18.2 By payment on compromised claims										
18.3 Total paid	7	147,367							7	147,367
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	147,367							7	147,367
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(33,098)								(33,098)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	563	16,167,638	(a)		29	602,994			592	16,770,632
21. Issued during year	14	280,000							14	280,000
22. Other changes to in force (Net)	(28)	(850,455)			(1)	(10,000)			(29)	(860,455)
23. In force December 31, current year	549	15,597,183	(a)		28	592,994			577	16,190,177

(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)	136,444		132,747				61,789		67,271	
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)	10,730		10,748				132,579		127,324	
25.2 Guaranteed renewable (b)	1,645,433		1,648,156				2,519,008		2,419,160	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	1,656,163		1,658,904				2,651,587		2,546,484	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,792,607		1,791,651				2,713,376		2,613,755	

(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 2012**

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		Industrial		Total	
1. Life insurance	89,012								89,012	
2. Annuity considerations	160								160	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	89,172								89,172	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	875								875	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	313								313	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,188								1,188	
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)	1,188								1,188	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	14,190								14,190	
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. Totals	14,190								14,190	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	5,032							1	5,032
17. Incurred during current year	2	24,649							2	24,649
Settled during current year:										
18.1 By payment in full	2	57,510							2	57,510
18.2 By payment on compromised claims										
18.3 Total paid	2	57,510							2	57,510
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	57,510							2	57,510
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	(27,829)							1	(27,829)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	322	11,087,458	(a)		No. of Policies				322	11,087,458
21. Issued during year										
22. Other changes to in force (Net)	(19)	(1,151,264)							(19)	(1,151,264)
23. In force December 31, current year	303	9,936,194	(a)						303	9,936,194

(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)	10,738		10,447				685		745	
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)	31,900		31,953				64,043		61,504	
25.2 Guaranteed renewable (b)	4,891,960		4,900,056				1,216,817		1,168,585	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	4,923,860		4,932,009				1,280,860		1,230,089	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,934,598		4,942,456				1,281,545		1,230,834	

(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 2012**

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		Industrial		Total	
1. Life insurance	12,770								12,770	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	12,770								12,770	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	151								151	
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)	244								244	
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)	244								244	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	1		2		3		4		5		6		7		8		9		10	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total											
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	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	115,029																		115,029	
18.2 By payment on compromised claims																				
18.3 Total paid	115,029																		115,029	
18.4 Reduction by compromise																				
18.5 Amount rejected																				
18.6 Total settlements	115,029																		115,029	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	(115,029)																		(115,029)	
<b>POLICY EXHIBIT</b>																				
20. In force December 31, prior year	52	2,136,901	(a)															52	2,136,901	
21. Issued during year																				
22. Other changes to in force (Net)	(1)	7,746																(1)	7,746	
23. In force December 31, current year	51	2,144,647	(a)															51	2,144,647	

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

**ACCIDENT AND HEALTH INSURANCE**

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	11,346		11,038				200		218	
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)	1,035		1,036				30,280		29,079	
25.2 Guaranteed renewable (b)	158,669		158,931				575,312		552,508	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	159,704		159,967				605,592		581,587	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	171,050		171,005				605,792		581,805	

(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 2012**

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		Industrial		Total	
1. Life insurance	125,709								125,709	
2. Annuity considerations	6,220								6,220	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	131,929								131,929	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,411								2,411	
6.2 Applied to pay renewal premiums	2,831								2,831	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	55,154								55,154	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	60,396								60,396	
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)	60,396								60,396	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	37,022								37,022	
10. Matured endowments	(10,465)								(10,465)	
11. Annuity benefits	1,170								1,170	
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	4,323								4,323	
15. Totals	32,050								32,050	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	7	28,142							7	28,142
17. Incurred during current year	11	148,989							11	148,989
Settled during current year:										
18.1 By payment in full	12	160,732							12	160,732
18.2 By payment on compromised claims										
18.3 Total paid	12	160,732							12	160,732
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	160,732							12	160,732
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	16,399							6	16,399
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	809	11,041,364	(a)		6	150,000			815	11,191,364
21. Issued during year										
22. Other changes to in force (Net)	(30)	(600,093)							(30)	(600,093)
23. In force December 31, current year	779	10,441,271	(a)		6	150,000			785	10,591,271

(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)	302,299		294,109				135,543		147,568	
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)	4,360		4,367				66,705		64,061	
25.2 Guaranteed renewable (b)	668,646		669,753				1,267,393		1,217,156	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	673,006		674,120				1,334,098		1,281,217	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	975,305		968,229				1,469,641		1,428,785	

(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 2012**

NAIC Group Code 1117

**LIFE INSURANCE**

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
1. Life insurance		48								48
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations										
5. Totals (Lines 1 to 4)		48								48
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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		22								22
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)		22								22
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)		22								22
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year			(a)		No. of Policies					
21. Issued during year										
22. Other changes to in force (Net)										
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 Direct Premiums		2 Direct Premiums Earned		3 Dividends Paid or Credited on Direct Business		4 Direct Losses Paid		5 Direct Losses Incurred	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
24. Group policies (b)		4,833		4,702				110		119
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				7		7
25.2 Guaranteed renewable (b)		1,740		1,743				133		127
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)		1,751		1,754				140		134
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		6,584		6,456				250		253

(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 2012**

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		Industrial		Total	
1. Life insurance	62,060								62,060	
2. Annuity considerations	474								474	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	62,534								62,534	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	188								188	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,384								4,384	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,572								4,572	
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)	4,572								4,572	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	7,002								7,002	
10. Matured endowments	2,649								2,649	
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	1,434								1,434	
15. Totals	11,085								11,085	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	10,500							2	10,500
17. Incurred during current year	5	14,811							5	14,811
Settled during current year:										
18.1 By payment in full	5	68,906							5	68,906
18.2 By payment on compromised claims										
18.3 Total paid	5	68,906							5	68,906
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	68,906							5	68,906
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	(43,595)							2	(43,595)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	327	5,196,651	(a)		3	240,250			330	5,436,901
21. Issued during year	27	1,120,000							27	1,120,000
22. Other changes to in force (Net)	(14)	(306,732)			(1)	(10,000)			(15)	(316,732)
23. In force December 31, current year	340	6,009,919	(a)		2	230,250			342	6,240,169

(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)	253,157		246,298				130,658		142,249	
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)	45,214		45,289				108,290		103,998	
25.2 Guaranteed renewable (b)	6,933,661		6,945,136				2,057,510		1,975,954	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	6,978,875		6,990,425				2,165,800		2,079,952	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,232,032		7,236,723				2,296,458		2,222,201	

(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 2012**

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		Industrial		Total	
1. Life insurance	23,397								23,397	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	23,397								23,397	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	300								300	
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)	315								315	
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)	315								315	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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		108,345								108,345
18.2 By payment on compromised claims										
18.3 Total paid		108,345								108,345
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		108,345								108,345
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(108,345)								(108,345)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	48	1,745,353	(a)		No. of Policies				48	1,745,353
21. Issued during year										
22. Other changes to in force (Net)		1,518								1,518
23. In force December 31, current year	48	1,746,871	(a)						48	1,746,871

(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)	26,675	25,952		16,705	18,187
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)	1,495	1,497		11,805	11,337
25.2 Guaranteed renewable (b)	229,211	229,590		224,288	215,398
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	230,706	231,087		236,093	226,735
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	257,381	257,039		252,798	244,922

(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 2012**

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		Industrial		Total	
1. Life insurance	136,546								136,546	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	136,546								136,546	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	270								270	
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	1,541								1,541	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,876								1,876	
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)	1,876								1,876	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	80,681								80,681	
10. Matured endowments	1,000								1,000	
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	2,203								2,203	
15. Totals	83,884								83,884	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	61,223							4	61,223
17. Incurred during current year	13	80,055							13	80,055
Settled during current year:										
18.1 By payment in full	16	117,245							16	117,245
18.2 By payment on compromised claims										
18.3 Total paid	16	117,245							16	117,245
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	117,245							16	117,245
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	24,033							1	24,033
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	427	12,828,658	(a)		3	20,000			430	12,848,658
21. Issued during year	14	395,000							14	395,000
22. Other changes to in force (Net)	(32)	(809,639)							(32)	(809,639)
23. In force December 31, current year	409	12,414,019	(a)		3	20,000			412	12,434,019

(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)	193,390		188,151				71,683		78,042	
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)	27,211		27,256				177,609		170,569	
25.2 Guaranteed renewable (b)	4,172,862		4,179,768				3,374,573		3,240,812	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	4,200,073		4,207,024				3,552,182		3,411,381	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,393,463		4,395,175				3,623,865		3,489,423	

(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 2012**

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		Industrial		Total	
1. Life insurance	402,402								402,402	
2. Annuity considerations	666								666	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	403,068								403,068	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,190								2,190	
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	3,488								3,488	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,772								5,772	
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)	5,772								5,772	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	1,779,402								1,779,402	
10. Matured endowments	(11,143)								(11,143)	
11. Annuity benefits	1,487								1,487	
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	1,715								1,715	
15. Totals	1,771,461								1,771,461	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	11	175,838							11	175,838
17. Incurred during current year	26	3,026,703							26	3,026,703
Settled during current year:										
18.1 By payment in full	30	2,375,880							30	2,375,880
18.2 By payment on compromised claims										
18.3 Total paid	30	2,375,880							30	2,375,880
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	2,375,880							30	2,375,880
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	826,661							7	826,661
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,039	60,244,699	(a)		12	130,000			2,051	60,374,699
21. Issued during year	25	1,106,000							25	1,106,000
22. Other changes to in force (Net)	(129)	(6,004,752)			(1)	(5,000)			(130)	(6,009,752)
23. In force December 31, current year	1,935	55,345,947	(a)		11	125,000			1,946	55,470,947

(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)	633,984		616,808				384,524		418,639	
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)	55,365		55,456				203,319		195,260	
25.2 Guaranteed renewable (b)	8,490,206		8,504,258				3,863,057		3,709,933	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	8,545,571		8,559,714				4,066,376		3,905,193	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,179,555		9,176,522				4,450,900		4,323,832	

(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 2012**

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		Industrial		Total	
1. Life insurance	18,489								18,489	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	18,489								18,489	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	14								14	
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)	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	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	4,038								4,038	
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. Totals	4,038								4,038	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	11,667							3	11,667
17. Incurred during current year		5,858								5,858
Settled during current year:										
18.1 By payment in full	1	42,395							1	42,395
18.2 By payment on compromised claims										
18.3 Total paid	1	42,395							1	42,395
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	42,395							1	42,395
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	(24,870)							2	(24,870)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	310	3,441,421	(a)		1	5,000			311	3,446,421
21. Issued during year										
22. Other changes to in force (Net)	(14)	(125,611)							(14)	(125,611)
23. In force December 31, current year	296	3,315,810	(a)		1	5,000			297	3,320,810

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

**ACCIDENT AND HEALTH INSURANCE**

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	31,304		30,456				634		690	
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)	328		328				20,484		19,672	
25.2 Guaranteed renewable (b)	50,250		50,333				389,200		373,773	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	50,578		50,661				409,684		393,445	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	81,882		81,117				410,318		394,135	

(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 2012**

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		Industrial		Total	
1. Life insurance	1,453								1,453	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,453								1,453	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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	462								462	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	462								462	
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)	462								462	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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								1	
Settled during current year:										
18.1 By payment in full	1	10,864							1	10,864
18.2 By payment on compromised claims										
18.3 Total paid	1	10,864							1	10,864
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	10,864							1	10,864
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(10,864)								(10,864)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	7	141,117	(a)		No. of Policies				7	141,117
21. Issued during year										
22. Other changes to in force (Net)	(1)	(4,412)							(1)	(4,412)
23. In force December 31, current year	6	136,705	(a)						6	136,705

(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)	38		38							
25.2 Guaranteed renewable (b)	5,753		5,753							
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	5,791		5,801							
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,791		5,801							

(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 2012**

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		Industrial		Total	
1. Life insurance	17,187								17,187	
2. Annuity considerations	769								769	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	17,956								17,956	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	279								279	
6.2 Applied to pay renewal premiums	117								117	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,167								2,167	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,563								2,563	
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)	2,563								2,563	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	15,683								15,683	
10. Matured endowments	12,024								12,024	
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. Totals	27,707								27,707	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	21,053							3	21,053
17. Incurred during current year	9	21,284							9	21,284
Settled during current year:										
18.1 By payment in full	10	42,902							10	42,902
18.2 By payment on compromised claims										
18.3 Total paid	10	42,902							10	42,902
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	42,902							10	42,902
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	(565)							2	(565)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	277	2,252,121	(a)		2	10,000			279	2,262,121
21. Issued during year										
22. Other changes to in force (Net)	(25)	(375,143)			(1)	(5,000)			(26)	(380,143)
23. In force December 31, current year	252	1,876,978	(a)		1	5,000			253	1,881,978

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

**ACCIDENT AND HEALTH INSURANCE**

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	373,312		363,198				301,270		327,999	
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)	18,936		18,968				124,550		119,613	
25.2 Guaranteed renewable (b)	2,903,914		2,908,721				2,366,455		2,272,654	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	2,922,850		2,927,689				2,491,005		2,392,267	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,296,162		3,290,887				2,792,275		2,720,266	

(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 2012**

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		Industrial		Total	
1. Life insurance	6,600								6,600	
2. Annuity considerations	70								70	
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	6,670								6,670	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	182								182	
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	2,828								2,828	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,057								3,057	
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)	3,057								3,057	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	16,798								16,798	
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	6,000								6,000	
15. Totals	22,798								22,798	
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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	29,178							3	29,178
Settled during current year:										
18.1 By payment in full	3								3	
18.2 By payment on compromised claims										
18.3 Total paid	3								3	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3								3	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		29,178								29,178
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	50	773,970	(a)		1	5,000			51	778,970
21. Issued during year										
22. Other changes to in force (Net)	(4)	(38,096)							(4)	(38,096)
23. In force December 31, current year	46	735,874	(a)		1	5,000			47	740,874

(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)	16,667	16,216		2,716	2,957
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)	2,483	2,487		9,068	8,709
25.2 Guaranteed renewable (b)	380,810	381,440		172,294	165,465
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	383,293	383,927		181,362	174,174
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	399,960	400,143		184,078	177,131

(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 2012**

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		Industrial		Total	
1. Life insurance	8,619								8,619	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	8,619								8,619	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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	761								761	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	761								761	
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)	761								761	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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								1	
Settled during current year:										
18.1 By payment in full	1	10,000							1	10,000
18.2 By payment on compromised claims										
18.3 Total paid	1	10,000							1	10,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	10,000							1	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(10,000)								(10,000)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	44	736,609	(a)		3	60,000			47	796,609
21. Issued during year										
22. Other changes to in force (Net)	(7)	(89,028)							(7)	(89,028)
23. In force December 31, current year	37	647,581	(a)		3	60,000			40	707,581

(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)	20,945	20,377		40,983	44,619
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)	993	995		19,262	18,498
25.2 Guaranteed renewable (b)	152,280	152,532		365,971	351,464
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	153,273	153,527		385,233	369,962
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	174,218	173,904		426,216	414,581

(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: WISCONSIN  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	49,709								49,709	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	49,709								49,709	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	504								504	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	621								621	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,125								1,125	
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)	1,125								1,125	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	3,441								3,441	
10. Matured endowments	10,070								10,070	
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. Totals	13,511								13,511	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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	16,048							1	16,048
Settled during current year:										
18.1 By payment in full	1	122,478							1	122,478
18.2 By payment on compromised claims										
18.3 Total paid	1	122,478							1	122,478
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	122,478							1	122,478
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		(106,430)								(106,430)
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	302	10,720,604	(a)		No. of Policies				302	10,720,604
21. Issued during year										
22. Other changes to in force (Net)	(37)	(1,198,583)							(37)	(1,198,583)
23. In force December 31, current year	265	9,522,021	(a)						265	9,522,021

(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)	57,018		55,473				21,869		23,809	
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)	1,025		1,026				15,752		15,128	
25.2 Guaranteed renewable (b)	157,125		157,385				299,293		287,429	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	158,150		158,411				315,045		302,557	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	215,168		213,884				336,914		326,366	

(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 2012**

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		Industrial		Total	
1. Life insurance	8,087								8,087	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	8,087								8,087	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	736								736	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	110								110	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	846								846	
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)	846								846	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	4,730								4,730	
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. Totals	4,730								4,730	
<b>DETAILS OF WRITE-INS</b>										
1301.			<b>NONE</b>							
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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		8,216								8,216
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)		8,216								8,216
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	104	1,985,239	(a)		1	10,000			105	1,995,239
21. Issued during year										
22. Other changes to in force (Net)	(3)	(49,329)							(3)	(49,329)
23. In force December 31, current year	101	1,935,910	(a)		1	10,000			102	1,945,910

(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)	24,114	23,460		5,597	6,094
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)	426	427		19,481	18,709
25.2 Guaranteed renewable (b)	65,334	65,442		370,148	355,477
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	65,760	65,869		389,629	374,186
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	89,874	89,329		395,226	380,280

(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: AMERICAN SAMOA  
DURING THE YEAR 2012**

NAIC Group Code 1117

**LIFE INSURANCE**

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations			XXX				XXX			
5. Totals (Lines 1 to 4)										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)							
22. Other changes to in force (Net)										
23. In force December 31, current year			(a)							

**NONE**

**NONE**

**NONE**

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid or Credited on Direct Business	4 Direct Losses Paid	5 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)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

**NONE**

(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: GUAM  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations				XXX				XXX		
5. Totals (Lines 1 to 4)										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)							
22. Other changes to in force (Net)										
23. In force December 31, current year			(a)							

**NONE**

**NONE**

**NONE**

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	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)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

**NONE**

(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: PUERTO RICO  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations			XXX				XXX			
5. Totals (Lines 1 to 4)										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1	210	(a)		No. of Policies				1	210
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31, current year	1	210	(a)						1	210

(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)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(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: US VIRGIN ISLANDS  
DURING THE YEAR 2012**

NAIC Group Code 1117

**LIFE INSURANCE**

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations										
5. Totals (Lines 1 to 4)										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)							
22. Other changes to in force (Net)										
23. In force December 31, current year			(a)							

**NONE**

**NONE**

**NONE**

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	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)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

**NONE**

(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.



61883201243056000

**DIRECT BUSINESS IN THE STATE OF: NORTHERN MARIANA ISLANDS  
DURING THE YEAR 2012**

NAIC Group Code 1117

**LIFE INSURANCE**

NAIC Company Code 61883

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary		2 Credit Life (Group and Individual)		3 Group		4 Industrial		5 Total	
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations										
5. Totals (Lines 1 to 4)										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)							
22. Other changes to in force (Net)										
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 Direct Premiums		2 Direct Premiums Earned		3 Dividends Paid or Credited on Direct Business		4 Direct Losses Paid		5 Direct Losses Incurred	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
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)										
25.2 Guaranteed renewable (b)										
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)										
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)										

(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.



61883201243057000

**DIRECT BUSINESS IN THE STATE OF: CANADA  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance										
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations				XXX				XXX		
5. Totals (Lines 1 to 4)										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
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)										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
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. Totals										
<b>DETAILS OF WRITE-INS</b>										
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)										
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	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)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)							
22. Other changes to in force (Net)										
23. In force December 31, current year			(a)							

**NONE**

**NONE**

**NONE**

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

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	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)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

**NONE**

(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.



61883201243058100

**DIRECT BUSINESS IN THE STATE OF: OTHER ALIEN  
DURING THE YEAR 2012**

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		Industrial		Total	
1. Life insurance	529,484								529,484	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Lines 1 to 4)	529,484								529,484	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>										
Life Insurance:										
6.1 Paid in cash or left on deposit	26,447								26,447	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	782								782	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,229								27,229	
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)	27,229								27,229	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	5,875								5,875	
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	(75)								(75)	
15. Totals	5,800								5,800	

<b>DETAILS OF WRITE-INS</b>										
1301.	<b>NONE</b>									
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		38,979								38,979
Settled during current year:										
18.1 By payment in full		(3,128,241)								(3,128,241)
18.2 By payment on compromised claims										
18.3 Total paid		(3,128,241)								(3,128,241)
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		(3,128,241)								(3,128,241)
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)		3,167,220								3,167,220
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	331	125,850,935	(a)		No. of Policies				331	125,850,935
21. Issued during year										
22. Other changes to in force (Net)	(39)	(16,910,321)							(39)	(16,910,321)
23. In force December 31, current year	292	108,940,614	(a)						292	108,940,614

(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)	86,073		223,154				361,560		397,630	
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)	(369,234)		(341,078)				(2,525,083)		(2,422,625)	
25.2 Guaranteed renewable (b)	353,761		836,568				2,176,145		(172,718)	
25.3 Non-renewable for stated reasons only (b)										
25.4 Other accident only										
25.5 All other (b)										
25.6 Totals (sum of Lines 25.1 to 25.5)	(15,473)		495,490				(348,938)		(2,595,343)	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	70,600		718,644				12,622		(2,197,713)	

(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: GRAND TOTAL  
DURING THE YEAR 2012**

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	Industrial	Total
1. Life insurance	3,774,820				3,774,820
2. Annuity considerations	77,109				77,109
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Lines 1 to 4)	3,851,929				3,851,929
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1 Paid in cash or left on deposit	104,337				104,337
6.2 Applied to pay renewal premiums	15,719				15,719
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	255,768				255,768
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	375,824				375,824
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)	375,824				375,824
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,792,366				2,792,366
10. Matured endowments	223,559				223,559
11. Annuity benefits	44,827				44,827
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	47,027				47,027
15. Totals	3,107,779				3,107,779

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)					

NONE

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	83	909,464							83	909,464
17. Incurred during current year	267	5,205,718							267	5,205,718
Settled during current year:										
18.1 By payment in full	268	3,015,925							268	3,015,925
18.2 By payment on compromised claims										
18.3 Total paid	268	3,015,925							268	3,015,925
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	268	3,015,925							268	3,015,925
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	82	3,099,257							82	3,099,257
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	20,362	529,232,598	(a)		188	3,182,529			20,550	532,415,127
21. Issued during year	225	7,206,627							225	7,206,627
22. Other changes to in force (Net)	(1,058)	(51,947,727)			(11)	(268,750)			(1,069)	(52,216,477)
23. In force December 31, current year	19,529	484,491,498	(a)		177	2,913,779			19,706	487,405,277

(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)	6,675,836	6,634,385		4,064,293	4,428,862
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)	88,467	117,375		59,743	59,743
25.2 Guaranteed renewable (b)	70,541,959	71,140,933		51,287,789	46,992,244
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	70,630,426	71,258,308		51,347,532	47,051,987
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	77,306,262	77,892,693		55,411,825	51,480,849

(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.

## FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

### Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	3,756,128
2. Current year's realized pre-tax capital gains/(losses) of \$ 1,400,181 transferred into the reserve net of taxes of \$ 476,062	924,119
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	4,680,247
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	983,987
6. Reserve as of December 31, current year (Line 4 minus Line 5)	3,696,260

### 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. 2012	888,480	95,507		983,987
2. 2013	671,789	199,396		871,185
3. 2014	467,341	186,442		653,783
4. 2015	312,583	148,049		460,632
5. 2016	221,459	108,823		330,282
6. 2017	181,107	67,163		248,270
7. 2018	151,023	41,609		192,632
8. 2019	124,953	33,152		158,105
9. 2020	103,841	24,018		127,859
10. 2021	84,858	14,885		99,743
11. 2022	81,688	5,074		86,762
12. 2023	86,314			86,314
13. 2024	86,627			86,627
14. 2025	80,498			80,498
15. 2026	70,263			70,263
16. 2027	54,874			54,874
17. 2028	36,673			36,673
18. 2029	21,868			21,868
19. 2030	11,884			11,884
20. 2031	5,123			5,123
21. 2032	1,876			1,876
22. 2033	2,885			2,885
23. 2034	2,988			2,988
24. 2035	2,062			2,062
25. 2036	1,309			1,309
26. 2037	968			968
27. 2038	598			598
28. 2039	196			196
29. 2040				
30. 2041				
31. 2042 and Later				
32. Total (Lines 1 to 31)	3,756,128	924,118		4,680,246

**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	227,543	31,709	259,252		877,332	877,332	1,136,584
2. Realized capital gains/(losses) net of taxes-General Account	(117,547)		(117,547)		1,261,261	1,261,261	1,143,714
3. Realized capital gains/(losses) net of taxes-Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes-General Account							
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	21,108	10,432	31,540				31,540
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	131,104	42,141	173,245		2,138,593	2,138,593	2,311,838
9. Maximum reserve	130,659	31,100	161,759		1,443,091	1,443,091	1,604,850
10. Reserve objective	94,379	19,704	114,083		1,443,091	1,443,091	1,557,174
11. 20% of (Line 10 - Line 8)	(7,345)	(4,487)	(11,832)		(139,100)	(139,100)	(150,932)
12. Balance before transfers (Lines 8 + 11)	123,759	37,654	161,413		1,999,493	1,999,493	2,160,906
13. Transfers							X X X
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero		(6,553)	(6,553)		(556,402)	(556,402)	(562,955)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	123,759	31,101	154,860		1,443,091	1,443,091	1,597,951

**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)
<b>LONG-TERM BONDS</b>												
1		Exempt Obligations	93,627,640	X X X	X X X	93,627,640	0.0000		0.0000		0.0000	
2	1	Highest Quality	17,757,810	X X X	X X X	17,757,810	0.0004	7,103	0.0023	40,843	0.0030	53,273
3	2	High Quality	5,266,772	X X X	X X X	5,266,772	0.0019	10,007	0.0058	30,547	0.0090	47,401
4	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
5	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
6	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
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)	116,652,222	X X X	X X X	116,652,222	X X X	17,110	X X X	71,390	X X X	100,674
<b>PREFERRED STOCKS</b>												
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)		X X X	X X X		X X X		X X X		X X X	
<b>SHORT-TERM BONDS</b>												
18		Exempt Obligations	38,919,761	X X X	X X X	38,919,761	0.0000		0.0000		0.0000	
19	1	Highest Quality	9,995,002	X X X	X X X	9,995,002	0.0004	3,998	0.0023	22,989	0.0030	29,985
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)	48,914,763	X X X	X X X	48,914,763	X X X	3,998	X X X	22,989	X X X	29,985

NONE

**ASSET VALUATION RESERVE (Continued)**  
**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)	165,566,985	X X X	X X X	165,566,985	X X X	21,108	X X X	94,379	X X X	130,659
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			X X X		(a)		(a)		(a)	
36		Residential Mortgages-Insured or Guaranteed	942,361		X X X	942,361	0.0003	283	0.0006	565	0.0010	942
37		Residential Mortgages-All Other	193,053		X X X	193,053	0.0013	251	0.0030	579	0.0040	772
38		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages-All Other	3,093,252		X X X	3,093,252	0.0032 (a)	9,898	0.0060 (a)	18,560	0.0095 (a)	29,386
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 Asset)	4,228,666		X X X	4,228,666	X X X	10,432	X X X	19,704	X X X	31,100
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	4,228,666		X X X	4,228,666	X X X	10,432	X X X	19,704	X X X	31,100

(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)
<b>COMMON STOCK</b>												
1		Unaffiliated Public		X X X	X X X		0.0000		(d)		(d)	
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	49,960,169	X X X	X X X	49,960,169	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 or 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)	49,960,169			49,960,169	X X X		X X X		X X X	
<b>REAL ESTATE</b>												
19		Home Office Property (General Account only)	12,480,918			12,480,918	0.0000		0.0750	936,069	0.0750	936,069
20		Investment Properties	6,760,293			6,760,293	0.0000		0.0750	507,022	0.0750	507,022
21		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22		Total Real Estate (Sum of Lines 19 through 21)	19,241,211			19,241,211	X X X		X X X	1,443,091	X X X	1,443,091
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
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	<b>NONE</b>	0.0000		(d)		(d)		
57		Unaffiliated Private		X X X	X		0.0000		0.1600		0.1600		
58		Affiliated Life with AVR		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)				<b>NONE</b>	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				<b>NONE</b>	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		<b>NONE</b>	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	

(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 %
<b>PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	85,868,456	X X X	7,361,209	X X X		X X X		X X X	209,397	X X X	78,297,850	X X X		X X X		X X X		X X X
2. Premiums earned	86,484,940	X X X	7,319,758	X X X		X X X		X X X	238,305	X X X	78,926,877	X X X		X X X		X X X		X X X
3. Incurred claims	58,842,009	68.0	5,867,842	80.2					585,577	245.7	52,388,590	66.4						
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	58,842,009	68.0	5,867,842	80.2					585,577	245.7	52,388,590	66.4						
6. Increase in contract reserves	(6,435,429)	(7.4)	(21,052)	(0.3)					(738,133)	(309.7)	(5,676,244)	(7.2)						
7. Commissions (a)	12,947,273	15.0	1,481,578	20.2					17,001	7.1	11,448,694	14.5						
8. Other general insurance expenses	14,276,540	16.5	146,770	2.0					20,951	8.8	14,108,819	17.9						
9. Taxes, licenses and fees	3,218,993	3.7	146,770	2.0					7,850	3.3	3,064,373	3.9						
10. Total other expenses incurred	30,442,806	35.2	1,775,118	24.3					45,802	19.2	28,621,886	36.3						
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	3,635,554	4.2	(302,150)	(4.1)					345,059	144.8	3,592,645	4.6						
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	3,635,554	4.2	(302,150)	(4.1)					345,059	144.8	3,592,645	4.6						

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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
<b>PART 2 - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums	4,014,392	65,983			5,364	3,943,045			
2. Advance premiums	459,698	30,357			484	428,857			
3. Reserve for rate credits									
4. Total premium reserves, current year	4,474,090	96,340			5,848	4,371,902			
5. Total premium reserves, prior year	5,090,574	54,889			34,756	5,000,929			
6. Increase in total premium reserves	(616,484)	41,451			(28,908)	(629,027)			
B. Contract Reserves:									
1. Additional reserves (a)	87,473,676	592,093			424,581	86,457,002			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	87,473,676	592,093			424,581	86,457,002			
4. Total contract reserves, prior year	93,909,105	613,145			1,162,714	92,133,246			
5. Increase in contract reserves	(6,435,429)	(21,052)			(738,133)	(5,676,244)			
C. Claim Reserves and Liabilities:									
1. Total current year	28,250,580	1,724,089			690,400	25,836,091			
2. Total prior year	32,315,237	1,338,403			690,400	30,286,434			
3. Increase	(4,064,657)	385,686				(4,450,343)			
<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	20,405,525	1,853,521			187,385	18,364,619			
1.2 On claims incurred during current year	42,501,141	3,628,635			398,192	38,474,314			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	820,253	50,059			20,046	750,148			
2.2 On claims incurred during current year	27,430,328	1,674,031			670,354	25,085,943			
3. Test:									
3.1 Lines 1.1 and 2.1	21,225,778	1,903,580			207,431	19,114,767			
3.2 Claim reserves and liabilities, December 31, prior year	32,315,237	1,338,403			690,400	30,286,434			
3.3 Line 3.1 minus Line 3.2	(11,089,459)	565,177			(482,969)	(11,171,667)			
<b>PART 4 - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written	8,729,955	913,180				7,816,775			
2. Premiums earned	8,770,285	904,562				7,865,723			
3. Incurred claims	6,256,488	1,438,980				4,817,508			
4. Commissions	655,664					655,664			
B. Reinsurance Ceded:									
1. Premiums written	141,728					141,728			
2. Premiums earned	141,728					141,728			
3. Incurred claims	321,632					321,632			
4. Commissions	30,933					30,933			

(a) Includes \$ 0 premium deficiency reserve.

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1	2	3	4
	Medical	Dental	Other	Total
<b>A. Direct:</b>				
1. Incurred Claims	571,494	342,357	52,031,726	52,945,577
2. Beginning Claim Reserves and Liabilities	255,539	175,622	25,941,314	26,372,475
3. Ending Claim Reserves and Liabilities	158,293	114,959	23,632,980	23,906,232
4. Claims Paid	668,740	403,020	54,340,060	55,411,820
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims	690,461	32,339	5,533,688	6,256,488
6. Beginning Claim Reserves and Liabilities	152,845	15,333	7,500,090	7,668,268
7. Ending Claim Reserves and Liabilities	221,961	14,275	5,590,921	5,827,157
8. Claims Paid	621,345	33,397	7,442,857	8,097,599
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims			321,632	321,632
10. Beginning Claim Reserves and Liabilities			1,890,359	1,890,359
11. Ending Claim Reserves and Liabilities			1,609,237	1,609,237
12. Claims Paid			602,754	602,754
<b>D. Net:</b>				
13. Incurred Claims	1,261,955	374,696	57,243,782	58,880,433
14. Beginning Claim Reserves and Liabilities	408,384	190,955	31,551,045	32,150,384
15. Ending Claim Reserves and Liabilities	380,254	129,234	27,614,664	28,124,152
16. Claims Paid	1,290,085	436,417	61,180,163	62,906,665
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses	1,261,955	374,696	57,243,782	58,880,433
18. Beginning Reserves and Liabilities	408,384	190,955	31,551,046	32,150,385
19. Ending Reserves and Liabilities	380,254	129,234	27,614,664	28,124,152
20. Paid Claims and Cost Containment Expenses	1,290,085	436,417	61,180,164	62,906,666

### 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	Domiciliary Jurisdiction	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 Co.	Great Neck, NY	CO/I	587,603,826	4,740,825	2,935,976	70,220		
0199999	Affiliates - U.S. Affiliates					587,603,826	4,740,825	2,935,976	70,220		
0399999	Affiliates - Total Affiliates					587,603,826	4,740,825	2,935,976	70,220		
64688	75-6020048	10/30/1995	Scor Re	Dallas, TX	CO/I	124,138,129	33,850,176	1,107,575	679,909		44,946,387
65676	35-0472300	11/14/1985	Lincoln National Life Insurance Company	Fort Wayne, IN	CO/I		394,679				
0499999	Non-Affiliates - US Non-Affiliates					124,138,129	34,244,855	1,107,575	679,909		44,946,387
0699999	Non-Affiliates - Total Non-Affiliates					124,138,129	34,244,855	1,107,575	679,909		44,946,387
0799999	Total General Account					711,741,955	38,985,680	4,043,551	750,129		44,946,387
1599999	Total U.S.					711,741,955	38,985,680	4,043,551	750,129		44,946,387
1699999	Total Non-U.S.										
1799999	Total					711,741,955	38,985,680	4,043,551	750,129		44,946,387

**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	Domiciliary Jurisdiction	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
19704	35-0145400	09/30/1998	Indianapolis, IN	American States Life Ins Co	CO/I	80,645	15,614	425,559	21,384		
62049	57-0144607	11/01/2001	Columbia, SC	Colonial Life and Accident IC	CO/I	1,131,463	52,292	1,262,782	583,139		
77828	57-0523959	01/01/2001	Columbia, SC	Companion Life	CO/I	528,385	3,548	838,484	44,935		
62308	06-0303370	12/20/1991	Hartford, CT	Connecticut General Life	CO/I	89,539	26,588	3,244	34,458		
62308	06-0303370	05/21/2001	Hartford, CT	Connecticut General Life	CO/I	91,282	5,625	1,112,395	152,857		
65676	35-0472300	07/01/1994	Fort Wayne, IN	Swiss Re Life & Health	CO/I	1,081,006	184,735	4,521,974	235,360		
62928	42-0868851	06/30/2009	Urbandale, IA	EMC National Life Company	CO/I	2,679,060	53,154	2,714,193	470,152		
62928	42-0868851	12/31/2010	Urbandale, IA	EMC National Life Company	CO/I	206,827	3,768	824,775	62,570		
64297	13-1898173	06/30/1998	Tarrytown, NY	First UNUM Life Insurance Company	CO/I	27,600	7,550	250,081	6,951		
63665	43-0285930	12/31/2002	St. Louis, MO	General American Life Insurance Co.	CO/I	179,393	37,742	198,697	69,964		
65676	35-0472300	10/01/2004	Lansing, MI	Jackson National Life	CO/I	1,755,996	107,049	2,548,822	787,781		
65676	35-0472300	04/01/2005	Lansing, MI	Jackson National Life	CO/I	339,305	34,909	317,641	31,391		
66044	46-0164570	01/01/1991	Sioux Falls, SD	Midland National Life	CO/I	28,493	4,282	46,120	9,232		
66265	04-1630650	12/30/1993	Springfield, MA	Monarch Life Insurance Co	CO/I	10,100	2,341	136,433	5,616		
92657	31-1000740	11/01/2002	Columbus, OH	Nationwide Life and Annuity Insurance	CO/I	271,573	52,072	778,884	133,135		
12572	22-1272390	03/31/2006	Branchville, NJ	Selective Insurance Company of America	CO/I	56,800	7,459	118,407	14,707		
87645	57-0654942	11/30/1991	Topeka, KS	United Fidelity Life (Victory Life)	CO/I	77,848	18,528		21,377		
62235	01-0278678	06/30/1998	Portland, ME	UNUM Life Insurance Company	CO/I	73,897	13,346	1,008,641	88,758		
62235	01-0278678	09/30/1998	Portland, ME	UNUM Life Insurance Company	CO/I	7,709	1,916	3,805	5,687		
70319	36-1933760	09/14/1990	Carmel, IN	Washington National Insurance Company	CO/I	368	119	15,240	229		
70319	36-1933760	09/14/1990	Carmel, IN	Washington National Insurance Company	CO/I	4,330	1,399	179,164	2,694		
0499999	Non-Affiliates - U.S. Non-Affiliates					8,721,619	634,036	17,305,341	2,782,377		
0699999	Non-Affiliates - Total Non-Affiliates					8,721,619	634,036	17,305,341	2,782,377		
0799999	Totals U.S.					8,721,619	634,036	17,305,341	2,782,377		
0999999	Totals					8,721,619	634,036	17,305,341	2,782,377		

### 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 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
62308	06-0303370	03/07/1983	Connecticut General Life	Hartford, CT	3,453	2,663
86231	39-0989781	03/01/2004	Transamerica Life Insurance Company	Los Angeles, CA		800,000
82627	06-0839705	06/30/2003	Swiss Re Life and Health America Inc.	Stamford, CT		2,739
88340	59-2859797	03/01/2004	Hannover Life Reassurance	Orlando, FL		850,000
0499999	Life and Annuity - Non-Affiliates - U.S. Non-Affiliates				3,453	1,655,402
0699999	Life and Annuity - Total Non-Affiliates				3,453	1,655,402
0799999	Total Life and Annuity				3,453	1,655,402
39845	48-0921045	01/01/1995	Employers Reinsurance Corp	Overland Park, KS	8,845	
65676	35-0472300	03/11/1968	Lincoln National Life	Fort Wayne, IN	1,275	
82627	06-0839705	12/18/1983	Swiss Re Life and Health America Inc.	Stamford, CT	58,152	5,719
82627	06-0839705	10/01/1983	Swiss Re Life and Health America Inc.	Stamford, CT	18,025	
65676	35-0472300	05/01/1973	Lincoln National Life	Fort Wayne, IN	600	
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	32,631	16,050
1199999	Accident and Health - Non-Affiliates - U.S. Non-Affiliates				126,428	21,769
1399999	Accident and Health - Total Non-Affiliates				126,428	21,769
1499999	Total Accident and Health				126,428	21,769
1599999	Total U.S.				129,881	1,677,171
1799999	Totals - Life, Annuity and Accident and Health				129,881	1,677,171

### 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 Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	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 Co.	Great Neck, NY	CO/I	156,488,809	1,213,246	1,003,193	618,576				
0199999	Authorized General Account – Affiliates - U.S. Affiliates					156,488,809	1,213,246	1,003,193	618,576				
0399999	Total Authorized Affiliates					156,488,809	1,213,246	1,003,193	618,576				
88099	75-1608507	02/04/1974	Optimum Re	Dallas, TX	YRT/I	7,737,611			59,184				
62308	06-0303370	03/07/1983	Connecticut General Life	Hartford, CT	YRT/I	1,320,582	23,090	23,090	35,312				
68276	48-1024691	01/01/1995	Employers Reassurance Corp	Overland Park, KS	YRT/I	5,179,812	8,956	9,526	73,395				
66346	58-0828824	05/05/1976	Munich American Reassurance Co	Atlanta, GA	YRT/I	30,816,305	68,852	68,852	210,878				
82627	06-0839705	12/01/1997	Swiss Re Life and Health(Life Re)	Stamford, CT	YRT/I								
88099	75-1608507	04/12/1982	Optimum Re	Dallas, TX	CO/I	543,819	191,736	200,255	32,328				
88099	75-1608507	04/12/1982	Optimum Re	Dallas, TX	YRT/I	5,823,356	257	120	79,292				
88099	75-1608507	04/01/1997	Optimum Re	Dallas, TX	YRT/I	3,131,149	32,279	32,335	18,950				
82627	06-0839705	06/30/2003	Swiss Re Life and Health America Inc.	Stamford, CT	YRT/I	98,177			4,993				
88340	59-2859797	03/01/2004	Hannover Life Reassurance	Orlando, FL	YRT/I	15,132,975	35,339	18,944	47,827				
88340	59-2859797	03/01/2004	Hannover Life Reassurance	Orlando, FL	ADB/I	3,200			3,154				
86231	39-0989781	03/01/2004	Transamerica Life Insurance Company	LOS ANGELES, CA	YRT/I	34,884,649	75,889	48,157	108,294				
86231	39-0989781	03/01/2004	Transamerica Life Insurance Company	LOS ANGELES, CA	ADB/I	2,200			23,085				
86231	39-0989781	03/01/2004	Transamerica Life Insurance Company	LOS ANGELES, CA	YRT/I	274,626,209	2,314,332	1,484,217	673,418				
65676	35-0472300	11/14/1985	Lincoln National Life	Fort Wayne, IN	CO/I		195,924	200,022	3,131				
0499999	Authorized General Account – Non-Affiliates - U.S. Non-Affiliates					379,300,044	2,946,654	2,085,518	1,373,241				
0699999	Total Authorized Non-Affiliates					379,300,044	2,946,654	2,085,518	1,373,241				
0799999	Total General Account Authorized					535,788,853	4,159,900	3,088,711	1,991,817				
2299999	Total General Account Authorized, Unauthorized and Certified					535,788,853	4,159,900	3,088,711	1,991,817				
4599999	Total U.S.					535,788,853	4,159,900	3,088,711	1,991,817				
4799999	Totals					535,788,853	4,159,900	3,088,711	1,991,817				

### 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 Domiciliary Jurisdiction	6 Type	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			30,814				
65676	35-0472300	03/11/1968	Lincoln National Life	Fort Wayne, IN	CO/I			9,048				
70211	23-6200031	12/18/1983	Reassure America	Dallas, TX	CO/I	30,491	107	494,329				
82627	06-0839705	10/01/1983	Swiss Re Life & Health America	Stamford, CT	CO/I	12,688	651	388,314				
65676	35-0472300	05/01/1973	Lincoln National Life	Fort Wayne, IN	CO/I	852	143	9,613				
82627	06-0839705	12/01/1978	Swiss Re Life & Health America	Stamford, CT	CO/I	971						
82627	06-0839705	12/01/1978	Swiss Re Life & Health America	Stamford, CT	YRT/I	172		206,573				
70025	91-6027719	01/01/2006	Genworth Financial	Wilmington, DE	CO/I	93,664	2,217	996,872				
67105	41-0451140	01/01/2006	Reliastar Life Insurance Company	Minneapolis, MN	CO/I	2,890	335	18,697				
0499999	Authorized General Account – Non-Affiliates - U.S. Non-Affiliates					141,728	3,453	2,154,260				
0699999	Total Authorized Non-Affiliates					141,728	3,453	2,154,260				
0799999	Total General Account Authorized					141,728	3,453	2,154,260				
2299999	Total General Account Authorized, Unauthorized, and Certified					141,728	3,453	2,154,260				
4599999	Total U.S.					141,728	3,453	2,154,260				
4799999	Totals					141,728	3,453	2,154,260				

**NONE**    **Schedule S - Part 4**

**NONE**    **Schedule S - Part 5**



**SCHEDULE S – PART 6**Five-Year Exhibit of Reinsurance Ceded Business  
(000 OMITTED)

	1	2	3	4	5
	2012	2011	2010	2009	2008
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts	2,134	1,950	1,930	1,584	1,325
2. Commissions and reinsurance expense allowances	250	246	274	206	104
3. Contract claims	3,749	2,228	927	1,856	1,091
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	(610)	(891)	805	1,497	(193)
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	35	49	75	61	96
9. Aggregate reserves for life and accident and health contracts	6,318	5,708	6,599	5,794	4,297
10. Liability for deposit-type contracts					
11. Contract claims unpaid	1,677	382	122	306	141
12. Amounts recoverable on reinsurance	130	919	297	177	188
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					20
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers		XXX	XXX	XXX	XXX
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust		XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F)		XXX	XXX	XXX	XXX
24. Letters of Credit (L)		XXX	XXX	XXX	XXX
25. Trust agreements (T)		XXX	XXX	XXX	XXX
26. Other (O)		XXX	XXX	XXX	XXX

**SCHEDULE S – PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12)	245,638,355		245,638,355
2. Reinsurance (Line 16)	45,076,268	(129,881)	44,946,387
3. Premiums and considerations (Line 15)	1,979,329	34,951	2,014,280
4. Net credit for ceded reinsurance	X X X	8,089,715	8,089,715
5. All other admitted assets (balance)	9,291,844		9,291,844
6. Total assets excluding Separate Accounts (Line 26)	301,985,796	7,994,785	309,980,581
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	301,985,796	7,994,785	309,980,581
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2)	209,701,422	6,317,613	216,019,035
10. Liability for deposit-type contracts (Line 3)	3,029,307		3,029,307
11. Claim reserves (Line 4)	21,462,161	1,677,172	23,139,333
12. Policyholder dividends/reserves (Lines 5 through 7)	349,165		349,165
13. Premium & annuity considerations received in advance (Line 8)	514,799		514,799
14. Other contract liabilities (Line 9)	3,696,261		3,696,261
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	3,555,492		3,555,492
20. Total liabilities excluding Separate Accounts (Line 26)	242,308,607	7,994,785	250,303,392
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	242,308,607	7,994,785	250,303,392
23. Capital & surplus (Line 38)	59,677,189	X X X	59,677,189
24. Total liabilities, capital & surplus (Line 39)	301,985,796	7,994,785	309,980,581
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves	6,317,613		
26. Claim reserves	1,677,172		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	129,881		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	8,124,666		
34. Premiums and considerations	34,951		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	34,951		
41. Total net credit for ceded reinsurance	8,089,715		

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

		Direct Business Only					6 Totals
		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	
States, Etc.							
1. Alabama	AL	161,038		137,289	32,341		330,668
2. Alaska	AK	563		34			597
3. Arizona	AZ	26,053	450	44,723			71,226
4. Arkansas	AR	175,857		95,147			271,004
5. California	CA	64,476		353,324	759		418,559
6. Colorado	CO	114,177	630	36,782	7,006		158,595
7. Connecticut	CT	6,538		58,571			65,109
8. Delaware	DE	1,125		20,172			21,297
9. District of Columbia	DC	43		87,352			87,395
10. Florida	FL	120,785	13,453	109,034	13,772		257,044
11. Georgia	GA	279,207	504	296,369	10,580		586,660
12. Hawaii	HI			688			688
13. Idaho	ID	9,640		19,007			28,647
14. Illinois	IL	118,852	3,525	247,642	9,431		379,450
15. Indiana	IN	35,856	849	93,547	13,088		143,340
16. Iowa	IA	73,151	1,582	90,962			165,695
17. Kansas	KS	174,187	5,884	55,130			235,201
18. Kentucky	KY	64,233		113,843	616		178,692
19. Louisiana	LA	111,263		91,694			202,957
20. Maine	ME	63,156	14,270	16,375			93,801
21. Maryland	MD	6,329		318,582			324,911
22. Massachusetts	MA	29,173	17,521	63,035	2,443		112,172
23. Michigan	MI	51,330	586	154,902			206,818
24. Minnesota	MN	10,717		101,167			111,884
25. Mississippi	MS	139,016		594,481	20,321		753,818
26. Missouri	MO	101,084	302	83,213			184,599
27. Montana	MT	2,170		9,624			11,794
28. Nebraska	NE	48,277	1,411	31,503	6,631		87,822
29. Nevada	NV	6,140		5,067			11,207
30. New Hampshire	NH	45,104	4,616	7,397			57,117
31. New Jersey	NJ	7,935		184,711			192,646
32. New Mexico	NM	7,949	1,337	19,903			29,189
33. New York	NY	4,202		169,416			173,618
34. North Carolina	NC	21,035	1,730	195,300			218,065
35. North Dakota	ND	3,502		13,712			17,214
36. Ohio	OH	199,085	100	131,919	453,745		784,849
37. Oklahoma	OK	89,012	160	25,535	704		115,411
38. Oregon	OR	12,770		61,932			74,702
39. Pennsylvania	PA	125,709	6,220	304,512			436,441
40. Rhode Island	RI	48		40,868			40,916
41. South Carolina	SC	62,060	474	110,877	663		174,074
42. South Dakota	SD	23,397		48,509			71,906
43. Tennessee	TN	136,546		162,762	59,294		358,602
44. Texas	TX	402,402	666	624,654	8,778		1,036,500
45. Utah	UT	18,489		9,281			27,770
46. Vermont	VT	1,453		4,953			6,406
47. Virginia	VA	17,187	769	168,659			186,615
48. Washington	WA	6,600	70	60,004			66,674
49. West Virginia	WV	8,619		11,838			20,457
50. Wisconsin	WI	49,709		58,458			108,167
51. Wyoming	WY	8,087		15,698			23,785
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	529,484		2,218			531,702
59. Totals		3,774,820	77,109	5,762,375	640,172		10,254,476

## SCHEDULE Y

### PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
1117	Manhattan Insurance Group Inc	00000	52-1734038				Harris Insurance Holdings, Inc	TX	OWNER	Harris Insurance Holdings, Inc	Ownership	100.000	Harris Insurance Holdings, Inc	
1117	Manhattan Insurance Group Inc	00000					Manhattan Life Investment Company	KY	NIA	Harris Insurance Holdings, Inc	Ownership	100.000	Harris Insurance Holdings, Inc	
1117	Manhattan Insurance Group Inc	61883	42-0884060				Central United Life Insurance Company	AR	REPTING ENT	Harris Insurance Holdings, Inc	Ownership	100.000	Harris Insurance Holdings, Inc	
1117	Manhattan Insurance Group Inc	85189	56-1090947				Investors Consolidated Insurance Company	NH	DS	Central United Life Insurance Company	Ownership	100.000	Harris Insurance Holdings, Inc	
1117	Manhattan Insurance Group Inc	00000	06-1525454				Manhattan Insurance Group, Inc	TX	DS	Central United Life Insurance Company	Ownership	100.000	Harris Insurance Holdings, Inc	
1117	Manhattan Insurance Group Inc	65870	13-1004640				Manhattan Life Insurance Company	NY	DS	Central United Life Insurance Company	Ownership	100.000	Harris Insurance Holdings, Inc	
1117	Manhattan Insurance Group Inc	63053	91-0550683				Family Life Insurance Company	TX	DS	Manhattan Life Insurance Company	Ownership	100.000	Harris Insurance Holdings, Inc	

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Asterik	Explanation
	<b>NONE</b>

## 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	1,400,000				5,027,261	1,486,195			7,913,456	
65870	13-1004640	Manhattan Life Insurance Company	(3,900,000)				(394,456)	(1,486,195)			(5,780,651)	
63053	91-0550883	Family Life Insurance Company					(4,383,432)				(4,383,432)	
85189	56-1090947	Investors Consolidated Insurance Company					(249,373)				(249,373)	
00000	52-1734038	Harris Insurance Holdings, Inc	2,500,000								2,500,000	
00000	06-1525454	Manhattan Insurance Group, Inc										
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.

<b>MARCH FILING</b>	<b>Responses</b>
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
<b>APRIL FILING</b>	
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
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
<b>AUGUST FILING</b>	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 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.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- |  |     |
|--|-----|
| 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?  | NO  |
| 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?   | NO  |
| 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?  | NO  |
| 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?  | NO  |
| 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?   | NO  |
| 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guidelines XLIII be filed with the state of domicile and electronically with the NAIC by March 1?   | NO  |
| 33. Will the Actuarial Certifications regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO  |
| 34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?   | NO  |
| 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?  | YES |
| 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?  | NO  |
| 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?   | NO  |
| 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?   | NO  |
| 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?   | NO  |

### APRIL FILING

- |  |     |
|--|-----|
| 40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?  | YES |
| 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?                                  | YES |
| 42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?  | NO  |
| 43. Will the Accident and Health Policy Experience Exhibit be filed by April 1?  | YES |
| 44. Will the Analysis of Annuity Operation by Lines of Business be filed with the state of domicile and the NAIC by April 1?                                       | YES |
| 45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?                                 | YES |
| 46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?                                      | YES |
| 47. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | YES |

### AUGUST FILING

- |  |     |
|--|-----|
| 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | YES |
|--|-----|

**Explanation:**

**Bar Code:**



6188320124200000



6188320124900000



6188320124420000



6188320124430000



6188320124440000



6188320124450000



6188320124460000



6188320124470000



6188320124480000



6188320124490000

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



61883201245100000



61883201245300000



61883201243700000



61883201243900000



61883201249500000



61883201222400000



61883201222600000



61883201245200000



61883201243600000



61883201243800000



61883201245400000



61883201236500000



61883201222500000



61883201223000000

# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236001100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF ALABAMA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	0330	P	NO	34060	01/01/2006				MCS330	184			2				
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	2,207	7,950	360.20	2				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	4,120			2				
YES	0578	P	NO	34060	01/01/2006				MCS578	20,858	4,001	19.20	4				
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X	6,248	3,085	49.40	1				
YES	1030	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS103 X	2,398			1				
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	11,485	3,066	26.70	2				
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F								
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										47,500	18,102	38.10	14				

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'



# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236004100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF ARKANSAS

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012					
										11 Premiums Earned	12 Incurred Claims Amount		13 Percent of Premiums Earned	14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims Amount		17 Percent of Premiums Earned	18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned				16 Amount	17 Percent of Premiums Earned		
YES	0380	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS380	4,220	5,963	141.30	1						
YES	0578	P	NO	34060	01/01/2006				MCS578	5,871	1,738	29.60	1						
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X	10,807	626	5.80	2						
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										20,898	8,327	39.80	4						

AR

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'





# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236010100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF FLORIDA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	EMP500-7	P	NO	204000	01/01/1991	12/31/1991	12/31/1991	12/31/1991	EMP500-7 Medicare Supplement	1,222	354	29.00	1				
YES	MS-81	P	NO	204000	01/01/1991	12/31/1991	12/31/1991	12/31/1991	MS-81 Medicare Supplement	8,840	23,343	264.10	11				
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	19,215	39,282	204.40	13				
YES	0380	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS380	291			1				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	6,723	9,583	142.50	7				
YES	0578	P	NO	34060	01/01/2006				MCS578	74,645	116,107	155.50	62				
YES	0580	P	NO	34060	01/01/2006				MCS580	9,873	12,730	128.90	10				
YES	0583	P	NO	34060	01/01/2006				MCS583	14,584	31,681	217.20	9				
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X	22,769	19,229	84.50	16				
YES	1100	A	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1100A	3,574	4,286	119.90	6				
YES	1110	P	NO	34060	01/01/2006				MCS1110	2,509	3,422	136.40	2				
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	103,880	129,148	124.30	70				
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	120,805	133,998	110.90	78				
YES	1180	I	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1180I	1,548	3,425	221.30	2				
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										390,478	526,588	134.90	288				

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'

# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236011100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF GEORGIA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	MS-81	P	NO	204000	01/01/1991	12/31/1991	12/31/1991	12/31/1991	MS-81 Medicare Supplement	1,872	117	6.30	1				
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	6,547	13,832	211.30	5				
YES	0380	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS380	1,887	579	30.70	1				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	7,888	649	8.20	6				
YES	0578	P	NO	34060	01/01/2006				MCS578	153,258	69,001	45.00	52				
YES	0580	P	NO	34060	01/01/2006				MCS580	34,040	18,552	54.50	8				
YES	0583	P	NO	34060	01/01/2006				MCS583	40,653	14,120	34.70	10				
YES	1010-1/90	P	NO	34060	01/01/2006					4,959	319	6.40	1				
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X	6,468	229	3.50	2				
YES	1110	P	NO	34060	01/01/2006				MCS1110	3,090	2,367	76.60	1				
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	26,730	19,096	71.40	8				
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	106,944	60,547	56.60	33				
YES	12590	P	NO	34060	01/01/2006					1,365	875	64.10	1				
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										395,701	200,283	50.60	129				

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'





# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236015100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF INDIANA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	11,915	11,216	94.10	8				
YES	0380	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS380	4,701	2,394	50.90	2				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	7,764	4,139	53.30	5				
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X		13,298		1				
YES	1100	A	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1100A	2,157			1				
YES	1180	I	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1180I	5,612	667	11.90	1				
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										32,149	31,714	98.60	18				

NI

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'



# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236019100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF LOUISIANA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	4,046	179	4.40	1				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	8,625	2,227	25.80	4				
YES	0578	P	NO	34060	01/01/2006				MCS578	4,688	59	1.30	2				
YES	1010-1/90	P	NO	34060	01/01/2006					4,231	1,207	28.50	1				
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	7,475	2,764	37.00	1				
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										29,065	6,436	22.10	9				

VI

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'



# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236025100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF MISSISSIPPI

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012				
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives	
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned		
YES	0340	P	NO	34060	01/01/2006				MCS340	265								
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	9,796	3,169	32.30	4					
YES	0380	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS380	5,027	5,370	106.80	5					
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	13,735	5,562	40.50	11					
YES	0578	P	NO	34060	01/01/2006				MCS578	42,617	25,200	59.10	11					
YES	0580	P	NO	34060	01/01/2006				MCS580	5,715	5,599	98.00	1					
YES	0583	P	NO	34060	01/01/2006				MCS583	10,998	11,809	107.40	3					
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X		1,824		1					
YES	1030	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS103 X	3,499	3,704	105.90	3					
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	5,053	2,443	48.30	1					
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	27,362	5,788	21.20	5					
YES	1210	P	NO	34060	01/01/2006				MCS1210	2,356	2,553	108.40	1					
YES	1220	P	NO	34060	01/01/2006				MCS1220	7,715	1,642	21.30	3					
YES	1250	P	NO	34060	01/01/2006				MCS1250	4,320	1,372	31.80	3					
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										138,458	76,035	54.90	53					

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'







# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236036100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF OHIO

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012					
										11 Premiums Earned	12 Incurred Claims Amount		13 Percent of Premiums Earned	14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims Amount		17 Percent of Premiums Earned	18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned				16 Amount	17 Percent of Premiums Earned		
YES	APR 20	P	NO	34060	01/01/2006					6,909									
YES	HP6930	P	NO	34060	01/01/2006					4,498	13,219	293.90	3						
YES	1100	A	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1100A	4,228	3,472	82.10	2						
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	3,403	11,397	334.90	1						
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	10,008	2,746	27.40	2						
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										29,046	30,834	106.20	10						

HO

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'



# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236041100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF SOUTH CAROLINA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

CS

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	MS-81	P	NO	204000	01/01/1991	12/31/1991	12/31/1991	12/31/1991	MS-81 Medicare Supplement	1,510	1,248	82.60	2				
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	5,816	5,296	91.10	4				
YES	0380	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS380	1,054	128	12.10	1				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS359	4,143	5,640	136.10	6				
YES	0578	P	NO	34060	01/01/2006				MCS578	46,701	44,614	95.50	14				
YES	0580	P	NO	34060	01/01/2006				MCS580	10,755	424	3.90	2				
YES	0583	P	NO	34060	01/01/2006				MCS583	15,718	1,133	7.20	3				
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X	11,778	4,846	41.10	5				
YES	1100	A	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1100A	2,520	1,353	53.70	1				
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F		71		1				
YES	1180	I	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1180I	13,161	887	6.70	1				
YES	12590	P	NO	34060	01/01/2006					7,833	23,586	301.10	10				
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										120,989	89,226	73.70	50				

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'



# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236043100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF TENNESSEE

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

NI

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
YES	0230	P	NO	34060	01/01/2006				MCS230	505	77	15.20	1				
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	11,062	33,520	303.00	8				
YES	0360	P	NO	34060	01/01/2006				MCS360	(114)	32	(28.10)	1				
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS420	9,851	3,981	40.40	7				
YES	0578	P	NO	34060	01/01/2006				MCS578	48,709	12,778	26.20	18				
YES	0580	P	NO	34060	01/01/2006				MCS580	10,911	923	8.50	2				
YES	0583	P	NO	34060	01/01/2006				MCS583	8,933	2,095	23.50	3				
YES	1020-1/91	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS102X	47,045	24,474	52.00	17				
YES	1030	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS103 X	12,441	4,259	34.20	9				
YES	1100	A	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1100A	1,498	757	50.50	1				
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	7,265	11,187	154.00	2				
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	7,814	4,519	57.80	2				
YES	1210	P	NO	34060	01/01/2006				MCS1210	2,303	147	6.40	1				
YES	1220	P	NO	34060	01/01/2006				MCS1220	7,650	3,439	45.00	3				
YES	1250	P	NO	34060	01/01/2006				MCS1250	628	834	132.80	1				
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										176,501	103,022	58.40	76				

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'

# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236044100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF TEXAS

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012					
										11 Premiums Earned	12 Incurred Claims Amount		13 Percent of Premiums Earned	14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims Amount		17 Percent of Premiums Earned	18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned				16 Amount	17 Percent of Premiums Earned		
YES	0350	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS350	5,207	3,505	67.30	2						
YES	0420	P	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS420	2,011	2,464	122.50	1						
YES	1110	P	NO	34060	01/01/2006				MCS1110	3,029	3,975	131.20	1						
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	2,041	(10)	(0.50)	2						
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	192,964	107,766	55.80	60						
YES	5912	P	NO	34060	01/01/2006				MCS5912	7,372	5,777	78.40	6						
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										212,624	123,477	58.10	72						

XI

### GENERAL INTERROGATORIES

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'

# MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT



61883201236047100

For The Year Ended December 31, 2012  
(To Be Filed By March 1)

## FOR THE STATE OF VIRGINIA

NAIC Group Code 1117 NAIC Company Code 61883  
 Address (City, State and Zip Code) Houston, TX 77019  
 Person Completing This Exhibit  
 Title Telephone Number 713.529.0045

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristic	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2009				Policies Issued in 2010, 2011, 2012					
										11 Premiums Earned	12 Incurred Claims Amount		13 Percent of Premiums Earned	14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims Amount		17 Percent of Premiums Earned	18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned				16 Amount	17 Percent of Premiums Earned		
YES	0578	P	NO	34060	01/01/2006				MCS578	8,534	27,365	320.70	16						
YES	0580	P	NO	34060	01/01/2006				MCS580	2,898	13,710	473.10	3						
YES	1120	C	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1120C	2,719			1						
YES	1150	F	NO	34060	01/01/2006		12/31/2006	12/31/2006	MCS1150F	5,401	1,341	24.80	2						
YES	12590	P	NO	34060	01/01/2006					4	3,699	92475.00	7						
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										19,556	46,115	235.80	29						

VA

### GENERAL INTERROGATORIES

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  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - Address: 2727 Allen Parkway Houston TX 77019
  - Contact Person and Phone Number: Lee Ann Blakey 713.529.0045
- Explain any policies identified above as policy type 'O'



61883201246500100

## SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2012

(To Be Filed By March 1)

Of The Central United Life Insurance Company Insurance Company

Address (City, State, Zip Code) Houston, TX 77019

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 2008	2 2009	3 2010	4 2011	5 2012 (a)
1. Prior	915	124	75	74	11
2. 2008	3,895	889	55	7	
3. 2009	X X X	3,283	933	60	8
4. 2010	X X X	X X X	3,166	1,005	96
5. 2011	X X X	X X X	X X X	3,006	1,738
6. 2012	X X X	X X X	X X X	X X X	3,629

#### Section B - Other Accident and Health

1. Prior	27,327	2,598	1,202	1,454	1,130
2. 2008	50,789	18,631	887	133	55
3. 2009	X X X	65,089	14,985	1,171	110
4. 2010	X X X	X X X	59,858	19,784	965
5. 2011	X X X	X X X	X X X	47,870	16,292
6. 2012	X X X	X X X	X X X	X X X	38,873

#### Section C - Credit Accident and Health

1. Prior					
2. 2008					
3. 2009	X X X				
4. 2010	X X X	X X X	<b>NONE</b>		
5. 2011	X X X	X X X			
6. 2012	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 2008	2 2009	3 2010	4 2011	5 2012
1. Prior					
2. 2008					
3. 2009	X X X				
4. 2010	X X X	X X X			
5. 2011	X X X	X X X	X X X		
6. 2012	X X X	X X X	X X X	X X X	

**Section B - Other Accident and Health**

1. Prior					
2. 2008					
3. 2009	X X X				
4. 2010	X X X	X X X			
5. 2011	X X X	X X X	X X X		
6. 2012	X X X	X X X	X X X	X X X	

**Section C - Credit Accident and Health**

1. Prior					
2. 2008					
3. 2009	X X X				
4. 2010	X X X	X X X			
5. 2011	X X X	X X X	X X X		
6. 2012	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 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	6,989				
2. 2009	X X X	1,445 5,240		X X X	X X X
3. 2010	X X X	X X X		196	X X X
4. 2011	X X X	X X X	4,763	1,006	
5. 2012	X X X	X X X	X X X	4,289	115 1,788 5,303

**Section B - Other Accident and Health**

1. 2008	122,239				
2. 2009	X X X	30,961 94,383		X X X	X X X
3. 2010	X X X	X X X		2,918	X X X
4. 2011	X X X	X X X	89,905	20,920	
5. 2012	X X X	X X X	X X X	77,552	2,260 17,062 64,629

**Section C - Credit Accident and Health**

1. 2008					
2. 2009	X X X			X X X	X X X
3. 2010	X X X	X X X	<b>NONE</b>		
4. 2011	X X X	X X X			
5. 2012	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 2008	2 2009	3 2010	4 2011	5 2012
1. 2008	6,989				
2. 2009	X X X	1,445			
3. 2010	X X X	5,240			
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	158		
			962	196	
			4,763	1,006	115
			X X X	4,289	1,788
			X X X	X X X	5,303

**Section B - Other Accident and Health**

1. 2008	122,239				
2. 2009	X X X	30,961			
3. 2010	X X X	94,383			
4. 2011	X X X	X X X			
5. 2012	X X X	X X X	3,403		
			16,354	2,918	
			89,905	20,920	2,260
			X X X	77,552	17,062
			X X X	X X X	64,629

**Section C - Credit Accident and Health**

1. 2008					
2. 2009	X X X				
3. 2010	X X X	X X X	<b>NONE</b>		
4. 2011	X X X	X X X			
5. 2012	X X X	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	2,293
3. Individual annuity		
4. Supplementary contracts		
5. Credit life		
6. Group life		
7. Group annuities		
8. Group accident and health	Development	1,725
9. Credit accident and health		
10. Other accident and health	Development	26,526
11. Total		30,544

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**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
S. Scott Gibson, F.S.A.  
Cabe W. Chadick, F.S.A.  
Michael A. Mayberry, F.S.A.  
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Josh A. Hammerquist, A.S.A.  
Xiaoxiao (Lisa) Jiang, A.S.A.  
Jennifer M. Allen, A.S.A.  
Sergei Mordovin, A.S.A.  
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)



**Kansas City**

Gary L. Rose, F.S.A.  
Terry M. Long, F.S.A.  
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Leon L. Langlitz, F.S.A.  
Gary R. McElwain, FLMI  
Anthony G. Proulx, F.S.A.  
Thomas L. Handley, F.S.A.  
D. Patrick Glenn, A.S.A., A.C.A.S.  
Christopher H. Davis, F.S.A.  
Karen E. Elsom, F.S.A.  
Jill J. Humes, F.S.A.

**London / Kansas City**

Roger K. Annin, F.S.A.  
Timothy A. DeMars, F.S.A.  
Scott E. Morrow, F.S.A.

**Baltimore**

David A. Palmer, C.F.E.

February 25, 2013

**Actuarial Opinion – Statement on Par Policies**

I, Brian D. Rankin, am a consulting Actuary with the firm of Lewis & Ellis, Inc. and a Member of the American Academy of Actuaries. I have examined the actuarial assumptions and methods used in determining dividends or refunds under the dividend or refund scale for the individual participating life insurance contracts of Central United Life Insurance Company issued for delivery in the United States. The dividends or refunds encompassed by this scale include:

- i. apportioned for payment during 2013; and
- ii. in effect as of January 1, 2013 that are illustrated for payment on new or existing business in 2014 and later that are authorized for illustration by the reporting entity.

My examination included such review of the actuarial assumptions and methods of the underlying basic records and such tests of the actuarial calculations, as I consider necessary. In my opinion, these dividends or refunds have been determined in accordance with actuarial principles and practices of the American Academy of Actuaries applicable to the determination of dividends or refunds except as described above.

LEWIS & ELLIS, INC. Actuaries & Consultants

A handwritten signature in blue ink, appearing to read 'B. Rankin', is written over a horizontal line.

Signature of Actuary

February 25, 2013

Date

kh

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
 S. Scott Gibson, F.S.A.  
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**Baltimore**

David A. Palmer, C.F.E.

February 25, 2013

## Actuarial Opinion – Statement on Par Policies

I, Brian D. Rankin, am a consulting Actuary with the firm of Lewis & Ellis, Inc. and a Member of the American Academy of Actuaries. I have examined the actuarial assumptions and methods used in determining dividends or refunds under the dividend or refund scale for the individual participating life insurance contracts of Central United Life Insurance Company issued for delivery in the United States. The dividends or refunds encompassed by this scale include:

- i. apportioned for payment during 2013; and
- ii. in effect as of January 1, 2013 that are illustrated for payment on new or existing business in 2014 and later that are authorized for illustration by the reporting entity.

My examination included such review of the actuarial assumptions and methods of the underlying basic records and such tests of the actuarial calculations, as I consider necessary. In my opinion, these dividends or refunds have been determined in accordance with actuarial principles and practices of the American Academy of Actuaries applicable to the determination of dividends or refunds except as described above.

LEWIS & ELLIS, INC. Actuaries & Consultants

A handwritten signature in blue ink, appearing to read 'B. Rankin', is written over a horizontal line.

Signature of Actuary

February 25, 2013

Date

kh

**Dallas**

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**Kansas City**

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 David L. Batchelder, A.S.A.  
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 Gary R. McElwain, FLMI  
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 D. Patrick Glenn, A.S.A., A.C.A.S.  
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 Jill J. Humes, F.S.A.

**London / Kansas City**

Roger K. Annin, F.S.A.  
 Timothy A. DeMars, F.S.A.  
 Scott E. Morrow, F.S.A.

**Baltimore**

David A. Palmer, C.F.E.

February 25, 2013

## Actuarial Opinion – Statement on Par Policies

I, Brian D. Rankin, am a consulting Actuary with the firm of Lewis & Ellis, Inc. and a Member of the American Academy of Actuaries. I have examined the actuarial assumptions and methods used in determining dividends or refunds under the dividend or refund scale for the individual participating life insurance contracts of Central United Life Insurance Company issued for delivery in the United States. The dividends or refunds encompassed by this scale include:

- i. apportioned for payment during 2013; and
- ii. in effect as of January 1, 2013 that are illustrated for payment on new or existing business in 2014 and later that are authorized for illustration by the reporting entity.

My examination included such review of the actuarial assumptions and methods of the underlying basic records and such tests of the actuarial calculations, as I consider necessary. In my opinion, these dividends or refunds have been determined in accordance with actuarial principles and practices of the American Academy of Actuaries applicable to the determination of dividends or refunds except as described above.

LEWIS & ELLIS, INC. Actuaries & Consultants

A handwritten signature in blue ink, appearing to read 'BRANKIN', is written over a horizontal line.

Signature of Actuary

February 25, 2013

Date

kh

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
 S. Scott Gibson, F.S.A.  
 Cabe W. Chadick, F.S.A.  
 Michael A. Mayberry, F.S.A.  
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Signature of Actuary

February 25, 2013

Date

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