



63967200720100100

ANNUAL STATEMENT

For the Year Ended December 31, 2007

OF THE CONDITION AND AFFAIRS OF THE

Government Personnel Mutual Life Insurance Company

NAIC Group Code 0000 0000 NAIC Company Code 63967 Employer's ID Number 74-0651020
(Current Period) (Prior Period)

Organized under the Laws of Texas, State of Domicile or Port of Entry Texas

Country of Domicile US

Incorporated/Organized: May 15, 1934 Commenced Business: October 9, 1934

Statutory Home Office: 2211 N.E. Loop 410 San Antonio, TX 78217
(Street and Number) (City, State and Zip Code)

Main Administrative Office: 2211 N.E. Loop 410 San Antonio, TX 78217 210-357-2222
(Street and Number) (City, State and Zip Code) (Area Code)(Telephone Number)

Mail Address: GPM Life Bldg - P.O. Box 659567 San Antonio, TX 78265-9567
(Street and Number) (City, State and Zip Code)

Primary Location of Books and Records: 2211 N.E. Loop 410 San Antonio, TX 78217 210-357-2222
(Street and Number) (City, State and Zip Code) (Area Code)(Telephone Number)

Internet Website Address: www.gpmlife.com

Statutory Statement Contact: Lourdes Mendoza 210-357-2222 2809
(Name) (Area Code)(Telephone Number)(Extension)
alm@gpmlife.com 210-357-6722
(E-Mail Address) (Fax Number)

OFFICERS

	Name	Title
1.	<u>Peter John Hennessey III</u>	<u>Chairman of the Board, President and CEO</u>
2.	<u>Charles Alan Ferguson</u>	<u>Sr. VP, Gen. Counsel and Secretary</u>
3.	<u>Maria de Lourdes Mendoza</u>	<u>Vice President and Treasurer</u>

Vice-Presidents

Name	Title	Name	Title
<u>Pamela A Hutchins</u>	<u>Sr. Vice President and Chief Actuary</u>	<u>James Manley Denton</u>	<u>Sr. Vice President-Sales</u>
<u>William Martin Hoffman</u>	<u>Sr. Vice President-Information Systems</u>	<u>Peter John Hennessey IV #</u>	<u>Sr. Vice President-Marketing</u>
<u>Charles Alan Ferguson</u>	<u>Sr. Vice President, General Counsel and Secretary</u>		

DIRECTORS OR TRUSTEES

<u>Peter John Hennessey III - Chairman</u>	<u>Eugene Emil Habiger</u>	<u>Maria de Lourdes Mendoza</u>	<u>Susan Lewellyn Pamerleau #</u>
<u>Pamela A Hutchins</u>	<u>Charles Alan Ferguson</u>	<u>Neal Thomas Jaco</u>	<u>James Rudolph Reed</u>
<u>Roy Clark Boddy</u>			

State of Texas
 County of Bexar ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) <u>Peter John Hennessey III</u> (Printed Name) 1. Chairman of the Board, President and CEO (Title)	_____ (Signature) <u>Charles Alan Ferguson</u> (Printed Name) 2. Sr. VP, Gen. Counsel and Secretary (Title)	_____ (Signature) <u>Maria de Lourdes Mendoza</u> (Printed Name) 3. Vice President and Treasurer (Title)
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Subscribed and sworn to before me this _____ day of February, 2008

a. Is this an original filing? YES [X] NO []
 b. If no: 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

**DIRECT BUSINESS IN THE STATE OF: ALABAMA
DURING THE YEAR 2007**



63967200743001100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	975,829		604,339		1,580,168
2. Annuity considerations	4,023				4,023
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	979,852		604,339		1,584,191
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,472				25,472
6.2 Applied to pay renewal premiums	943				943
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	70,574				70,574
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	96,989				96,989
Annuities:					
7.1 Paid in cash or left on deposit	1,842				1,842
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	1,842				1,842
8. Grand Totals (Lines 6.5 + 7.4)	98,831				98,831
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	441,870		577,967		1,019,837
10. Matured endowments	5,000				5,000
11. Annuity benefits	2,604				2,604
12. Surrender values and withdrawals for life contracts	83,361				83,361
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,825				2,825
15. Totals	535,660		577,967		1,113,627
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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	14,000			4	268,925			6	282,925
17. Incurred during current year	54	519,455			20	589,747			74	1,109,202
Settled during current year:										
18.1 By payment in full	44	446,870			19	577,967			63	1,024,837
18.2 By payment on compromised claims										
18.3 Totals paid	44	446,870			19	577,967			63	1,024,837
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	44	446,870			19	577,967			63	1,024,837
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	12	86,585			5	280,705			17	367,290
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	769	20,986,656	(a)			244,060,237			769	265,046,893
21. Issued during year	130	6,468,191							130	6,468,191
22. Other changes to in force (Net)	1,529	15,610,020				(1,858,492)			1,529	13,751,528
23. In force December 31 of current year	2,428	43,064,867	(a)			242,201,745			2,428	285,266,612

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

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)	52,033	52,109		39,888	41,087
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)	52,033	52,109		39,888	41,087

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

**DIRECT BUSINESS IN THE STATE OF: ALASKA
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743002100

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	50,250		181,478		231,728
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	50,250		181,478		231,728
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,470				2,470
6.2 Applied to pay renewal premiums	372				372
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,981				11,981
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	14,823				14,823
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 + 7.4)	14,823				14,823
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,116				8,116
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	39,992				39,992
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	48,108				48,108
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	8,116							1	8,116
17. Incurred during current year	1	11,860			1	-			2	11,860
Settled during current year:										
18.1 By payment in full	1	8,116			1	-			2	8,116
18.2 By payment on compromised claims										
18.3 Totals paid	1	8,116			1				2	8,116
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	8,116			1				2	8,116
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	11,860							1	11,860
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	113	5,209,173	(a)			118,411,243			113	123,620,416
21. Issued during year										
22. Other changes to in force (Net)	(7)	(197,536)				3,774,329			(7)	3,576,793
23. In force December 31 of current year	106	5,011,637	(a)			122,185,572			106	127,197,209

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

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)	6,284	6,308		2,803	2,887
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)	6,284	6,308		2,803	2,887

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

**DIRECT BUSINESS IN THE STATE OF: ARIZONA
DURING THE YEAR 2007**



63967200743003100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	647,630		541,639		1,189,269
2. Annuity considerations	3,900				3,900
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	651,530		541,639		1,193,169
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	21,955				21,955
6.2 Applied to pay renewal premiums	2,405				2,405
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	92,895				92,895
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	117,255				117,255
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 + 7.4)	117,255				117,255
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	272,366		566,906		839,272
10. Matured endowments					
11. Annuity benefits	1,581				1,581
12. Surrender values and withdrawals for life contracts	301,355				301,355
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,265				4,265
15. Totals	579,567		566,906		1,146,473
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	213,495							4	213,495
17. Incurred during current year	13	120,241			25	593,760			38	714,001
Settled during current year:										
18.1 By payment in full	14	272,366			19	566,906			33	839,272
18.2 By payment on compromised claims										
18.3 Totals paid	14	272,366			19	566,906			33	839,272
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	272,366			19	566,906			33	839,272
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	61,370			6	26,854			9	88,224
POLICY EXHIBIT										
20. In force December 31, prior year	912	63,897,879	(a)			262,106,658			912	326,004,537
21. Issued during year	34	3,526,119							34	3,526,119
22. Other changes to in force (Net)	321	(124,734)				6,363,527			321	6,238,793
23. In force December 31 of current year	1,267	67,299,264	(a)			268,470,185			1,267	335,769,449

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	22,590	22,342		18,876	19,444
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)	22,590	22,342		18,876	19,444

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

**DIRECT BUSINESS IN THE STATE OF: ARKANSAS
DURING THE YEAR 2007**



63967200743004100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	801,632		200,573		1,002,205
2. Annuity considerations	2,304				2,304
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	803,936		200,573		1,004,509
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,476				13,476
6.2 Applied to pay renewal premiums	1,541				1,541
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	63,000				63,000
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	78,017				78,017
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 + 7.4)	78,017				78,017
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	417,913		83,120		501,033
10. Matured endowments					
11. Annuity benefits	19,544				19,544
12. Surrender values and withdrawals for life contracts	255,022				255,022
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,744				5,744
15. Totals	698,223		83,120		781,343
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					1	7,500			1	7,500
17. Incurred during current year	39	455,113			6	92,195			45	547,308
Settled during current year:										
18.1 By payment in full	35	417,913			6	83,120			41	501,033
18.2 By payment on compromised claims										
18.3 Totals paid	35	417,913			6	83,120			41	501,033
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	35	417,913			6	83,120			41	501,033
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	37,200			1	16,575			5	53,775
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	976	72,141,066	(a)			100,868,817			976	173,009,883
21. Issued during year	65	9,074,624							65	9,074,624
22. Other changes to in force (Net)	642	2,960,753				(2,160,439)			642	800,314
23. In force December 31 of current year	1,683	84,176,443	(a)			98,708,378			1,683	182,884,821

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

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)	19,602	19,632		18,338	18,889
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)	19,602	19,632		18,338	18,889

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

**DIRECT BUSINESS IN THE STATE OF: CALIFORNIA
DURING THE YEAR 2007**



63967200743005100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	4,697,405		1,671,153		6,368,558
2. Annuity considerations	49,139				49,139
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,746,544		1,671,153		6,417,697
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	198,374				198,374
6.2 Applied to pay renewal premiums	55,378				55,378
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	833,954				833,954
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	1,087,706				1,087,706
Annuities:					
7.1 Paid in cash or left on deposit	179				179
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	179				179
8. Grand Totals (Lines 6.5 + 7.4)	1,087,885				1,087,885
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,415,699		1,527,180		3,942,879
10. Matured endowments	342				342
11. Annuity benefits	1,319,813				1,319,813
12. Surrender values and withdrawals for life contracts	2,949,294				2,949,294
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	87,507				87,507
15. Totals	6,772,655		1,527,180		8,299,835
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	19	295,442			13	905,584			32	1,201,026
17. Incurred during current year	123	2,350,024			57	1,258,188			180	3,608,212
Settled during current year:										
18.1 By payment in full	122	2,416,041			55	1,527,180			177	3,943,221
18.2 By payment on compromised claims										
18.3 Totals paid	122	2,416,041			55	1,527,180			177	3,943,221
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	122	2,416,041			55	1,527,180			177	3,943,221
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	20	229,425			15	636,592			35	866,017
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,693	624,723,528	(a)			920,743,426			9,693	1,545,466,954
21. Issued during year	141	14,280,434							141	14,280,434
22. Other changes to in force (Net)	(480)	(32,056,276)				(37,094,180)			(480)	(69,150,456)
23. In force December 31 of current year	9,354	606,947,686	(a)			883,649,246			9,354	1,490,596,932

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

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)	24,359	24,329		19,347	19,928
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)	24,359	24,329		19,347	19,928

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

**DIRECT BUSINESS IN THE STATE OF: COLORADO
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743006100

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	985,222		489,487		1,474,709
2. Annuity considerations	10,758				10,758
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	995,980		489,487		1,485,467
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	39,590				39,590
6.2 Applied to pay renewal premiums	3,089				3,089
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	124,821				124,821
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	167,500				167,500
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 + 7.4)	167,500				167,500
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	282,495		792,083		1,074,578
10. Matured endowments					
11. Annuity benefits	185,696				185,696
12. Surrender values and withdrawals for life contracts	483,673				483,673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,968				1,968
15. Totals	953,832		792,083		1,745,915
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	103,706			1	250,000			5	353,706
17. Incurred during current year	11	273,551			17	562,363			28	835,914
Settled during current year:										
18.1 By payment in full	13	282,495			15	792,083			28	1,074,578
18.2 By payment on compromised claims										
18.3 Totals paid	13	282,495			15	792,083			28	1,074,578
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	282,495			15	792,083			28	1,074,578
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	94,762			3	20,280			5	115,042
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,821	126,481,757	(a)			248,995,873			1,821	375,477,630
21. Issued during year	24	440,574							24	440,574
22. Other changes to in force (Net)	(124)	(9,187,728)				9,107,453			(124)	(80,275)
23. In force December 31 of current year	1,721	117,734,603	(a)			258,103,326			1,721	375,837,929

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

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)	14,885	14,727		5,275	5,434
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)	14,885	14,727		5,275	5,434

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

**DIRECT BUSINESS IN THE STATE OF: CONNECTICUT
DURING THE YEAR 2007**



63967200743007100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	245,716		78,811		324,527
2. Annuity considerations	67,633				67,633
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	313,349		78,811		392,160
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,129				14,129
6.2 Applied to pay renewal premiums	2,337				2,337
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	28,821				28,821
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	45,287				45,287
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 + 7.4)	45,287				45,287
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	203,577		117,020		320,597
10. Matured endowments					
11. Annuity benefits	389,088				389,088
12. Surrender values and withdrawals for life contracts	186,914				186,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,601				1,601
15. Totals	781,180		117,020		898,200
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,332			1	50,000			2	51,332
17. Incurred during current year	15	220,005			3	67,020			18	287,025
Settled during current year:										
18.1 By payment in full	14	203,577			4	117,020			18	320,597
18.2 By payment on compromised claims										
18.3 Totals paid	14	203,577			4	117,020			18	320,597
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	203,577			4	117,020			18	320,597
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	17,760							2	17,760
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	746	49,091,882	(a)			46,403,826			746	95,495,708
21. Issued during year	4	110,000							4	110,000
22. Other changes to in force (Net)	(40)	(2,748,212)				(5,576,392)			(40)	(8,324,604)
23. In force December 31 of current year	710	46,453,670	(a)			40,827,434			710	87,281,104

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

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)	4,343	4,346		3,809	3,924
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)	4,343	4,346		3,809	3,924

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

**DIRECT BUSINESS IN THE STATE OF: DELAWARE
DURING THE YEAR 2007**



63967200743008100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	27,175		103,929		131,104
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	27,175		103,929		131,104
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,906				3,906
6.2 Applied to pay renewal premiums	202				202
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,318				11,318
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	15,426				15,426
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 + 7.4)	15,426				15,426
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,115		19,350		43,465
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	10				10
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	391				391
15. Totals	24,516		19,350		43,866
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	24,115			2	19,350			4	43,465
Settled during current year:										
18.1 By payment in full	2	24,115			2	19,350			4	43,465
18.2 By payment on compromised claims										
18.3 Totals paid	2	24,115			2	19,350			4	43,465
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	24,115			2	19,350			4	43,465
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	129	2,413,523	(a)			48,167,240			129	50,580,763
21. Issued during year										
22. Other changes to in force (Net)	(6)	(218,034)				(1,850,039)			(6)	(2,068,073)
23. In force December 31 of current year	123	2,195,489	(a)			46,317,201			123	48,512,690

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

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)	7,433	7,370		6,261	6,449
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)	7,433	7,370		6,261	6,449

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

**DIRECT BUSINESS IN THE STATE OF: DISTRICT OF COLUMBIA
DURING THE YEAR 2007**



63967200743009100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	244,261		25,636		269,897
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	244,261		25,636		269,897
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,423				2,423
6.2 Applied to pay renewal premiums	80				80
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,750				18,750
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	21,253				21,253
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 + 7.4)	21,253				21,253
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	47,465				47,465
10. Matured endowments					
11. Annuity benefits	100				100
12. Surrender values and withdrawals for life contracts	116,270				116,270
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	691				691
15. Totals	164,526				164,526
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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	11,743							1	11,743
17. Incurred during current year	4	86,057			-	-			4	86,057
Settled during current year:										
18.1 By payment in full	4	47,465							4	47,465
18.2 By payment on compromised claims										
18.3 Totals paid	4	47,465							4	47,465
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	47,465							4	47,465
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	50,335							1	50,335
POLICY EXHIBIT										
20. In force December 31, prior year	456	26,113,941	(a)			13,599,019			456	39,712,960
21. Issued during year	3	250,000							3	250,000
22. Other changes to in force (Net)	(27)	(1,032,538)				(828,836)			(27)	(1,861,374)
23. In force December 31 of current year	432	25,331,403	(a)			12,770,183			432	38,101,586

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

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)	237		232		12
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)	237		232		12

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

**DIRECT BUSINESS IN THE STATE OF: FLORIDA
DURING THE YEAR 2007**



63967200743010100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,621,209		2,241,826		5,863,035
2. Annuity considerations	37,961				37,961
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,659,170		2,241,826		5,900,996
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	137,284				137,284
6.2 Applied to pay renewal premiums	23,073				23,073
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	379,798				379,798
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	540,155				540,155
Annuities:					
7.1 Paid in cash or left on deposit	5				5
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	5				5
8. Grand Totals (Lines 6.5 + 7.4)	540,160				540,160
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,118,744		1,394,713		3,513,457
10. Matured endowments	50,591				50,591
11. Annuity benefits	952,627				952,627
12. Surrender values and withdrawals for life contracts	989,110				989,110
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,673				7,673
15. Totals	4,118,745		1,394,713		5,513,458
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	613,732			6	256,895			23	870,627
17. Incurred during current year	125	1,887,520			84	1,185,203			209	3,072,723
Settled during current year:										
18.1 By payment in full	121	2,169,335			82	1,394,713			203	3,564,048
18.2 By payment on compromised claims										
18.3 Totals paid	121	2,169,335			82	1,394,713			203	3,564,048
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	121	2,169,335			82	1,394,713			203	3,564,048
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	21	331,917			8	47,385			29	379,302
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,636	346,081,361	(a)			982,597,407			5,636	1,328,678,768
21. Issued during year	329	46,212,635							329	46,212,635
22. Other changes to in force (Net)	407	(14,810,110)				(19,343,177)			407	(34,153,287)
23. In force December 31 of current year	6,372	377,483,886	(a)			963,254,230			6,372	1,340,738,116

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

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)	187,997	186,804		164,800	169,755
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)	187,997	186,804		164,800	169,755

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

**DIRECT BUSINESS IN THE STATE OF: GEORGIA
DURING THE YEAR 2007**



63967200743011100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	1,803,766		1,275,976		3,079,742
2. Annuity considerations	109,331				109,331
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,913,097		1,275,976		3,189,073
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	36,043				36,043
6.2 Applied to pay renewal premiums	4,344				4,344
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	142,257				142,257
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	182,644				182,644
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 + 7.4)	182,644				182,644
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	754,642		863,202		1,617,844
10. Matured endowments					
11. Annuity benefits	229,147				229,147
12. Surrender values and withdrawals for life contracts	435,398				435,398
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,481				1,481
15. Totals	1,420,668		863,202		2,283,870
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	130,450			6	387,300			13	517,750
17. Incurred during current year	50	816,989			40	993,982			90	1,810,971
Settled during current year:										
18.1 By payment in full	45	754,642			39	863,202			84	1,617,844
18.2 By payment on compromised claims										
18.3 Totals paid	45	754,642			39	863,202			84	1,617,844
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	45	754,642			39	863,202			84	1,617,844
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	12	192,797			7	518,080			19	710,877
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,258	266,902,134	(a)			658,487,664			3,258	925,389,798
21. Issued during year	353	26,428,126							353	26,428,126
22. Other changes to in force (Net)	(244)	(18,242,813)				(19,832,714)			(244)	(38,075,527)
23. In force December 31 of current year	3,367	275,087,447	(a)			638,654,950			3,367	913,742,397

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

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)	69,258	69,360		102,121	105,192
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)	69,258	69,360		102,121	105,192

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

**DIRECT BUSINESS IN THE STATE OF: HAWAII
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743012100

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	744,555		270,919		1,015,474
2. Annuity considerations	2,176				2,176
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	746,731		270,919		1,017,650
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,039				9,039
6.2 Applied to pay renewal premiums	5,979				5,979
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	64,244				64,244
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	79,262				79,262
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 + 7.4)	79,262				79,262
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	201,823		171,690		373,513
10. Matured endowments	61				61
11. Annuity benefits	28,739				28,739
12. Surrender values and withdrawals for life contracts	397,278				397,278
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,563				1,563
15. Totals	629,464		171,690		801,154
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,823							1	1,823
17. Incurred during current year	3	200,061			8	171,690			11	371,751
Settled during current year:										
18.1 By payment in full	4	201,884			8	171,690			12	373,574
18.2 By payment on compromised claims										
18.3 Totals paid	4	201,884			8	171,690			12	373,574
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	201,884			8	171,690			12	373,574
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,630	161,901,877	(a)			147,067,280			1,630	308,969,157
21. Issued during year	101	15,800,000							101	15,800,000
22. Other changes to in force (Net)	(147)	(17,426,070)				(2,131,092)			(147)	(19,557,162)
23. In force December 31 of current year	1,584	160,275,807	(a)			144,936,188			1,584	305,211,995

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	2,895	2,907		60	62
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)	2,895	2,907		60	62

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

**DIRECT BUSINESS IN THE STATE OF: IDAHO
DURING THE YEAR 2007**



63967200743013100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	81,027		117,624		198,651
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	81,027		117,624		198,651
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,394				4,394
6.2 Applied to pay renewal premiums	169				169
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,375				13,375
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	17,938				17,938
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 + 7.4)	17,938				17,938
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	83,906		104,641		188,547
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	43,884				43,884
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	127,790		104,641		232,431
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	83,906			4	104,641			9	188,547
Settled during current year:										
18.1 By payment in full	5	83,906			4	104,641			9	188,547
18.2 By payment on compromised claims										
18.3 Totals paid	5	83,906			4	104,641			9	188,547
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	83,906			4	104,641			9	188,547
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	97	2,137,830	(a)			71,750,013			97	73,887,843
21. Issued during year	16	102,196							16	102,196
22. Other changes to in force (Net)	73	341,432				(4,097,626)			73	(3,756,194)
23. In force December 31 of current year	186	2,581,458	(a)			67,652,387			186	70,233,845

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

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)	12,328	12,227		6,707	6,908
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)	12,328	12,227		6,707	6,908

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

**DIRECT BUSINESS IN THE STATE OF: ILLINOIS
DURING THE YEAR 2007**



63967200743014100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	668,543		464,937		1,133,480
2. Annuity considerations	720				720
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	669,263		464,937		1,134,200
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,994				25,994
6.2 Applied to pay renewal premiums	2,139				2,139
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	57,417				57,417
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	85,550				85,550
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 + 7.4)	85,550				85,550
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	263,827		114,804		378,631
10. Matured endowments	6,370				6,370
11. Annuity benefits	11,966				11,966
12. Surrender values and withdrawals for life contracts	107,672				107,672
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,908				1,908
15. Totals	391,743		114,804		506,547
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	35,000			2	3,060			5	38,060
17. Incurred during current year	24	257,697			11	115,824			35	373,521
Settled during current year:										
18.1 By payment in full	22	270,197			11	114,804			33	385,001
18.2 By payment on compromised claims										
18.3 Totals paid	22	270,197			11	114,804			33	385,001
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	22	270,197			11	114,804			33	385,001
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	22,500			2	4,080			7	26,580
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,528	43,438,208	(a)			329,422,295			1,528	372,860,503
21. Issued during year	152	3,610,152							152	3,610,152
22. Other changes to in force (Net)	2	(535,278)				(20,916,027)			2	(21,451,305)
23. In force December 31 of current year	1,682	46,513,082	(a)			308,506,268			1,682	355,019,350

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

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)	12,828	12,669		13,956	14,375
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)	12,828	12,669		13,956	14,375

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

**DIRECT BUSINESS IN THE STATE OF: INDIANA
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743015100

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	422,582		235,245		657,827
2. Annuity considerations	187,484				187,484
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	610,066		235,245		845,311
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,492				13,492
6.2 Applied to pay renewal premiums	917				917
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	25,578				25,578
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	39,987				39,987
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 + 7.4)	39,987				39,987
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	142,587		78,418		221,005
10. Matured endowments					
11. Annuity benefits	41,993				41,993
12. Surrender values and withdrawals for life contracts	72,525				72,525
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	493				493
15. Totals	257,598		78,418		336,016
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	34,900							3	34,900
17. Incurred during current year	15	115,687			8	79,948			23	195,635
Settled during current year:										
18.1 By payment in full	16	142,587			7	78,418			23	221,005
18.2 By payment on compromised claims										
18.3 Totals paid	16	142,587			7	78,418			23	221,005
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	142,587			7	78,418			23	221,005
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	8,000			1	1,530			3	9,530
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	524	36,714,995	(a)			124,915,652			524	161,630,647
21. Issued during year	45	4,478,740							45	4,478,740
22. Other changes to in force (Net)	222	442,054				(11,294,626)			222	(10,852,572)
23. In force December 31 of current year	791	41,635,789	(a)			113,621,026			791	155,256,815

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

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)	14,672	14,479		13,927	14,346
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)	14,672	14,479		13,927	14,346

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

**DIRECT BUSINESS IN THE STATE OF: IOWA
DURING THE YEAR 2007**



63967200743016100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	86,310		112,174		198,484
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	86,310		112,174		198,484
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,437				6,437
6.2 Applied to pay renewal premiums	1,274				1,274
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,959				13,959
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	21,670				21,670
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 + 7.4)	21,670				21,670
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,413		7,500		32,913
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	27,808				27,808
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	53,221		7,500		60,721
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	26,601			1	9,030			8	35,631
Settled during current year:										
18.1 By payment in full	6	25,413				7,500			6	32,913
18.2 By payment on compromised claims										
18.3 Totals paid	6	25,413				7,500			6	32,913
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	25,413				7,500			6	32,913
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,188			1	1,530			2	2,718
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	189	3,496,815	(a)			64,537,512			189	68,034,327
21. Issued during year	22	159,100							22	159,100
22. Other changes to in force (Net)	(30)	(467,430)				195,282			(30)	(272,148)
23. In force December 31 of current year	181	3,188,485	(a)			64,732,794			181	67,921,279

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

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)	15,255	15,237		7,691	7,923
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)	15,255	15,237		7,691	7,923

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

**DIRECT BUSINESS IN THE STATE OF: KANSAS
DURING THE YEAR 2007**



63967200743017100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	191,108		247,822		438,930
2. Annuity considerations	600				600
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	191,708		247,822		439,530
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,607				6,607
6.2 Applied to pay renewal premiums	2,642				2,642
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,884				23,884
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	33,133				33,133
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 + 7.4)	33,133				33,133
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	156,693		204,080		360,773
10. Matured endowments					
11. Annuity benefits	5,696				5,696
12. Surrender values and withdrawals for life contracts	58,070				58,070
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	220,459		204,080		424,539
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pols. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					1	1,530			1	1,530
17. Incurred during current year	8	183,231			4	202,550			12	385,781
Settled during current year:										
18.1 By payment in full	7	156,693			5	204,080			12	360,773
18.2 By payment on compromised claims										
18.3 Totals paid	7	156,693			5	204,080			12	360,773
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	156,693			5	204,080			12	360,773
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	26,538							1	26,538
POLICY EXHIBIT										
20. In force December 31, prior year	439	16,389,241	(a)			149,229,020			439	165,618,261
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	(32)	(942,852)				14,892,964			(32)	13,950,112
23. In force December 31 of current year	408	15,496,389	(a)			164,121,984			408	179,618,373

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

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)	15,396	15,417		13,303	13,703
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
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)	15,396	15,417		13,303	13,703

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

**DIRECT BUSINESS IN THE STATE OF: KENTUCKY
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743018100

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	307,133		354,018		661,151
2. Annuity considerations	3,380				3,380
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	310,513		354,018		664,531
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,782				12,782
6.2 Applied to pay renewal premiums	1,230				1,230
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,467				32,467
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	46,479				46,479
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 + 7.4)	46,479				46,479
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	81,552		772,915		854,467
10. Matured endowments					
11. Annuity benefits	10,754				10,754
12. Surrender values and withdrawals for life contracts	48,062				48,062
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	379				379
15. Totals	140,747		772,915		913,662
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	5,000							1	5,000
17. Incurred during current year	16	119,471			14	922,915			30	1,042,386
Settled during current year:										
18.1 By payment in full	11	81,552			13	772,915			24	854,467
18.2 By payment on compromised claims										
18.3 Totals paid	11	81,552			13	772,915			24	854,467
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	81,552			13	772,915			24	854,467
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	42,919			1	150,000			7	192,919
POLICY EXHIBIT										
20. In force December 31, prior year	356	17,055,950	(a)			254,132,636			356	271,188,586
21. Issued during year	22	486,697							22	486,697
22. Other changes to in force (Net)	400	3,063,359				(27,864,087)			400	(24,800,728)
23. In force December 31 of current year	778	20,606,006	(a)			226,268,549			778	246,874,555

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

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)	24,157	24,041		12,372	12,744
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)	24,157	24,041		12,372	12,744

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

**DIRECT BUSINESS IN THE STATE OF: LOUISIANA
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743019100

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,281,660		318,706		1,600,366
2. Annuity considerations	5,384				5,384
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,287,044		318,706		1,605,750
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,324				18,324
6.2 Applied to pay renewal premiums	2,476				2,476
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	83,087				83,087
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	103,887				103,887
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 + 7.4)	103,887				103,887
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	458,973		335,750		794,723
10. Matured endowments					
11. Annuity benefits	148,483				148,483
12. Surrender values and withdrawals for life contracts	542,079				542,079
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,838				2,838
15. Totals	1,152,373		335,750		1,488,123
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	136,759			4	111,550			8	248,309
17. Incurred during current year	38	465,070			11	303,200			49	768,270
Settled during current year:										
18.1 By payment in full	36	458,973			11	335,750			47	794,723
18.2 By payment on compromised claims										
18.3 Totals paid	36	458,973			11	335,750			47	794,723
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	36	458,973			11	335,750			47	794,723
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	142,856			4	79,000			10	221,856
POLICY EXHIBIT										
20. In force December 31, prior year	1,793	92,741,723	(a)			207,439,200			1,793	300,180,923
21. Issued during year	53	7,725,254							53	7,725,254
22. Other changes to in force (Net)	564	2,773,658				(17,323,052)			564	(14,549,394)
23. In force December 31 of current year	2,410	103,240,635	(a)			190,116,148			2,410	293,356,783

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

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)	17,406	17,481		13,703	14,115
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)	17,406	17,481		13,703	14,115

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

**DIRECT BUSINESS IN THE STATE OF: MAINE
DURING THE YEAR 2007**



63967200743020100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	80,168		87,784		167,952
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	80,168		87,784		167,952
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,578				13,578
6.2 Applied to pay renewal premiums	1,612				1,612
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,119				23,119
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	38,309				38,309
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 + 7.4)	38,309				38,309
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	84,085		50,000		134,085
10. Matured endowments					
11. Annuity benefits	5,429				5,429
12. Surrender values and withdrawals for life contracts	104,633				104,633
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	558				558
15. Totals	194,705		50,000		244,705
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	84,085			1	50,000			7	134,085
Settled during current year:										
18.1 By payment in full	6	84,085			1	50,000			7	134,085
18.2 By payment on compromised claims										
18.3 Totals paid	6	84,085			1	50,000			7	134,085
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	84,085			1	50,000			7	134,085
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	320	5,661,939	(a)			43,910,486			320	49,572,425
21. Issued during year										
22. Other changes to in force (Net)	(17)	(232,395)				(3,533,962)			(17)	(3,766,357)
23. In force December 31 of current year	303	5,429,544	(a)			40,376,524			303	45,806,068

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

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)	10,378	10,371		3,648	3,758
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)	10,378	10,371		3,648	3,758

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

**DIRECT BUSINESS IN THE STATE OF: MARYLAND
DURING THE YEAR 2007**



63967200743021100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	788,545		553,928		1,342,473
2. Annuity considerations	2,400				2,400
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	790,945		553,928		1,344,873
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	34,244				34,244
6.2 Applied to pay renewal premiums	6,567				6,567
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	110,721				110,721
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	151,532				151,532
Annuities:					
7.1 Paid in cash or left on deposit	5				5
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	5				5
8. Grand Totals (Lines 6.5 + 7.4)	151,537				151,537
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	503,201		110,757		613,958
10. Matured endowments	21,863				21,863
11. Annuity benefits	2,173				2,173
12. Surrender values and withdrawals for life contracts	356,186				356,186
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,377				5,377
15. Totals	888,800		110,757		999,557
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind Pol. & Gr Certifis.	4 Amount	5 No. of Certifis.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year	6	139,884			3	21,880			9	161,764
17. Incurred during current year	21	466,818			12	95,457			33	562,275
Settled during current year:										
18.1 By payment in full	24	525,064			12	110,757			36	635,821
18.2 By payment on compromised claims										
18.3 Totals paid	24	525,064			12	110,757			36	635,821
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	24	525,064			12	110,757			36	635,821
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	81,638			3	6,580			6	88,218
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,650	93,619,504	(a)			286,123,622			1,650	379,743,126
21. Issued during year	16	1,390,179							16	1,390,179
22. Other changes to in force (Net)	(95)	(4,366,219)				(14,502,673)			(95)	(18,868,892)
23. In force December 31 of current year	1,571	90,643,464	(a)			271,620,949			1,571	362,264,413

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

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)	22,266	22,432		38,670	39,833
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)	22,266	22,432		38,670	39,833

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

**DIRECT BUSINESS IN THE STATE OF: MASSACHUSETTS
DURING THE YEAR 2007**



63967200743022100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	388,650		127,374		516,024
2. Annuity considerations	92,494				92,494
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	481,144		127,374		608,518
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,445				24,445
6.2 Applied to pay renewal premiums	6,958				6,958
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	82,637				82,637
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	114,040				114,040
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 + 7.4)	114,040				114,040
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	552,532		205,620		758,152
10. Matured endowments					
11. Annuity benefits	1,036,134				1,036,134
12. Surrender values and withdrawals for life contracts	112,060				112,060
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,362				1,362
15. Totals	1,702,088		205,620		1,907,708
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	60,356			1	1,530			3	61,886
17. Incurred during current year	13	492,176			4	304,090			17	796,266
Settled during current year:										
18.1 By payment in full	15	552,532			4	205,620			19	758,152
18.2 By payment on compromised claims										
18.3 Totals paid	15	552,532			4	205,620			19	758,152
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	552,532			4	205,620			19	758,152
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	100,000			1	100,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,021	51,433,525	(a)			70,026,378			1,021	121,459,903
21. Issued during year	22	3,220,000							22	3,220,000
22. Other changes to in force (Net)	(46)	(1,979,783)				(4,724,708)			(46)	(6,704,491)
23. In force December 31 of current year	997	52,673,742	(a)			65,301,670			997	117,975,412

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

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)	11,113	11,150		10,517	10,833
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)	11,113	11,150		10,517	10,833

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

**DIRECT BUSINESS IN THE STATE OF: MICHIGAN
DURING THE YEAR 2007**



63967200743023100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	521,599		258,817		780,416
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	521,599		258,817		780,416
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,004				8,004
6.2 Applied to pay renewal premiums	2,219				2,219
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	29,527				29,527
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	39,750				39,750
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 + 7.4)	39,750				39,750
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	170,930		40,746		211,676
10. Matured endowments	97				97
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	80,320				80,320
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	251,347		40,746		292,093
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pols. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	83,762			3	25,100			8	108,862
17. Incurred during current year	16	153,870			7	25,646			23	179,516
Settled during current year:										
18.1 By payment in full	14	171,027			9	40,746			23	211,773
18.2 By payment on compromised claims										
18.3 Totals paid	14	171,027			9	40,746			23	211,773
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	171,027			9	40,746			23	211,773
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	66,605			1	10,000			8	76,605
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	880	15,847,358	(a)			166,344,043			880	182,191,401
21. Issued during year	277	5,505,572							277	5,505,572
22. Other changes to in force (Net)	(114)	(4,764,346)				(11,896,025)			(114)	(16,660,371)
23. In force December 31 of current year	1,043	16,588,584	(a)			154,448,018			1,043	171,036,602

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

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)	8,490	8,542		8,084	8,327
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)	8,490	8,542		8,084	8,327

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

**DIRECT BUSINESS IN THE STATE OF: MINNESOTA
DURING THE YEAR 2007**



63967200743024100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	117,588		130,583		248,171
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	117,588		130,583		248,171
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,656				6,656
6.2 Applied to pay renewal premiums	175				175
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	25,349				25,349
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	32,180				32,180
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 + 7.4)	32,180				32,180
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	48,281		437,000		485,281
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	14,096				14,096
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	62,377		437,000		499,377
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pol. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	59,281			3	437,000			8	496,281
Settled during current year:										
18.1 By payment in full	3	48,281			3	437,000			6	485,281
18.2 By payment on compromised claims										
18.3 Totals paid	3	48,281			3	437,000			6	485,281
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	48,281			3	437,000			6	485,281
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	11,000							2	11,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	143	2,286,506	(a)			75,455,254			143	77,741,760
21. Issued during year										
22. Other changes to in force (Net)	90	1,440,174				(5,941,012)			90	(4,500,838)
23. In force December 31 of current year	233	3,726,680	(a)			69,514,242			233	73,240,922

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

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)	13,825	13,823		8,028	8,270
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)	13,825	13,823		8,028	8,270

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

**DIRECT BUSINESS IN THE STATE OF: MISSISSIPPI
DURING THE YEAR 2007**



63967200743025100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	475,597		260,105		735,702
2. Annuity considerations	144,663				144,663
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	620,260		260,105		880,365
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,550				16,550
6.2 Applied to pay renewal premiums	2,958				2,958
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	51,070				51,070
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	70,578				70,578
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 + 7.4)	70,578				70,578
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	198,063		189,001		387,064
10. Matured endowments					
11. Annuity benefits	176,560				176,560
12. Surrender values and withdrawals for life contracts	149,493				149,493
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	345				345
15. Totals	524,461		189,001		713,462
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	10,971			2	25,000			5	35,971
17. Incurred during current year	15	232,332			9	166,168			24	398,500
Settled during current year:										
18.1 By payment in full	11	198,063			9	189,001			20	387,064
18.2 By payment on compromised claims										
18.3 Totals paid	11	198,063			9	189,001			20	387,064
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	198,063			9	189,001			20	387,064
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	45,240			2	2,167			9	47,407
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	772	35,665,150	(a)			127,445,151			772	163,110,301
21. Issued during year	277	9,739,853							277	9,739,853
22. Other changes to in force (Net)	(10)	(1,241,998)				(6,710,959)			(10)	(7,952,957)
23. In force December 31 of current year	1,039	44,163,005	(a)			120,734,192			1,039	164,897,197

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

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)	21,246	21,248		15,741	16,214
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)	21,246	21,248		15,741	16,214

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

**DIRECT BUSINESS IN THE STATE OF: MISSOURI
DURING THE YEAR 2007**



63967200743026100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	248,334		367,473		615,807
2. Annuity considerations	2,467				2,467
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	250,801		367,473		618,274
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	27,556				27,556
6.2 Applied to pay renewal premiums	1,631				1,631
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	52,618				52,618
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	81,805				81,805
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 + 7.4)	81,805				81,805
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	171,774		112,730		284,504
10. Matured endowments					
11. Annuity benefits	67,971				67,971
12. Surrender values and withdrawals for life contracts	56,334				56,334
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,839				5,839
15. Totals	301,918		112,730		414,648
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	69,372			1	500			3	69,872
17. Incurred during current year	11	110,341			4	112,230			15	222,571
Settled during current year:										
18.1 By payment in full	12	171,774			5	112,730			17	284,504
18.2 By payment on compromised claims										
18.3 Totals paid	12	171,774			5	112,730			17	284,504
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	171,774			5	112,730			17	284,504
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	7,939							1	7,939
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	578	18,572,871	(a)			194,347,317			578	212,920,188
21. Issued during year	3	65,000							3	65,000
22. Other changes to in force (Net)	(18)	(357,868)				(6,208,792)			(18)	(6,566,660)
23. In force December 31 of current year	563	18,280,003	(a)			188,138,525			563	206,418,528

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

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)	48,173	48,167		34,402	35,436
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)	48,173	48,167		34,402	35,436

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

**DIRECT BUSINESS IN THE STATE OF: MONTANA
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743027100

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	34,119		61,275		95,394
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	34,119		61,275		95,394
DIRECT DIVIDENDS TO POLICYHOLDERS Life insurance:					
6.1 Paid in cash or left on deposit	4,204				4,204
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,235				11,235
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	15,439				15,439
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 + 7.4)	15,439				15,439
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	33,495		58,543		92,038
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(1,824)				(1,824)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,433				3,433
15. Totals	35,104		58,543		93,647
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					1	1,500			1	1,500
17. Incurred during current year	2	33,495			2	58,543			4	92,038
Settled during current year:										
18.1 By payment in full	2	33,495			2	58,543			4	92,038
18.2 By payment on compromised claims										
18.3 Totals paid	2	33,495			2	58,543			4	92,038
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	33,495			2	58,543			4	92,038
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	1,500			1	1,500
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	54	1,542,473	(a)			38,587,144			54	40,129,617
21. Issued during year										
22. Other changes to in force (Net)	(2)	(4,446)				(1,352,993)			(2)	(1,357,439)
23. In force December 31 of current year	52	1,538,027	(a)			37,234,151			52	38,772,178

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

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)	726	716		395	407
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)	726	716		395	407

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

**DIRECT BUSINESS IN THE STATE OF: NEBRASKA
DURING THE YEAR 2007**



63967200743028100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	31,151		142,750		173,901
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	31,151		142,750		173,901
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,155				4,155
6.2 Applied to pay renewal premiums	1,129				1,129
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,195				10,195
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	15,479				15,479
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 + 7.4)	15,479				15,479
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	49,917		14,449		64,366
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	4,640				4,640
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	54,557		14,449		69,006
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pols. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	49,917			3	14,449			5	64,366
Settled during current year:										
18.1 By payment in full	2	49,917			3	14,449			5	64,366
18.2 By payment on compromised claims										
18.3 Totals paid	2	49,917			3	14,449			5	64,366
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	49,917			3	14,449			5	64,366
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	96	1,759,202	(a)			88,898,288			96	90,657,490
21. Issued during year										
22. Other changes to in force (Net)	(2)	(53,297)				(872,742)			(2)	(926,039)
23. In force December 31 of current year	94	1,705,905	(a)			88,025,546			94	89,731,451

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

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)	6,402	6,485		8,116	8,360
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
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)	6,402	6,485		8,116	8,360

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

**DIRECT BUSINESS IN THE STATE OF: NEVADA
DURING THE YEAR 2007**



63967200743029100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	237,142		313,811		550,953
2. Annuity considerations	3,637				3,637
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	240,779		313,811		554,590
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,412				12,412
6.2 Applied to pay renewal premiums	173				173
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	46,335				46,335
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	58,920				58,920
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 + 7.4)	58,920				58,920
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	23,650		227,655		251,305
10. Matured endowments					
11. Annuity benefits	872				872
12. Surrender values and withdrawals for life contracts	41,583				41,583
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	66,105		227,655		293,760
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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					1	100,000			1	100,000
17. Incurred during current year	4	87,922			4	127,655			8	215,577
Settled during current year:										
18.1 By payment in full	2	23,650			5	227,655			7	251,305
18.2 By payment on compromised claims										
18.3 Totals paid	2	23,650			5	227,655			7	251,305
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	23,650			5	227,655			7	251,305
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	64,272							2	64,272
POLICY EXHIBIT										
20. In force December 31, prior year	298	12,730,540	(a)			164,806,749			298	177,537,289
21. Issued during year	4	43,633							4	43,633
22. Other changes to in force (Net)	(8)	(496,351)				(356,273)			(8)	(852,624)
23. In force December 31 of current year	294	12,277,822	(a)			164,450,476			294	176,728,298

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

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)	14,940	15,130		8,248	8,496
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)	14,940	15,130		8,248	8,496

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

**DIRECT BUSINESS IN THE STATE OF: NEW HAMPSHIRE
DURING THE YEAR 2007**



63967200743030100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	229,471		67,124		296,595
2. Annuity considerations	188				188
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	229,659		67,124		296,783
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,464				12,464
6.2 Applied to pay renewal premiums	2,430				2,430
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,898				32,898
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	47,792				47,792
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 + 7.4)	47,792				47,792
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	74,660		10,550		85,210
10. Matured endowments					
11. Annuity benefits	6,151				6,151
12. Surrender values and withdrawals for life contracts	50,277				50,277
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	954				954
15. Totals	132,042		10,550		142,592
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					2	4,080			2	4,080
17. Incurred during current year	3	74,660			1	8,000			4	82,660
Settled during current year:										
18.1 By payment in full	3	74,660			2	10,550			5	85,210
18.2 By payment on compromised claims										
18.3 Totals paid	3	74,660			2	10,550			5	85,210
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	74,660			2	10,550			5	85,210
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	1,530			1	1,530
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	456	23,867,928	(a)			30,168,326			456	54,036,254
21. Issued during year	9	1,230,000							9	1,230,000
22. Other changes to in force (Net)	(16)	(1,030,103)				(2,709,789)			(16)	(3,739,892)
23. In force December 31 of current year	449	24,067,825	(a)			27,458,537			449	51,526,362

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

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)	4,160	4,139		813	838
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)	4,160	4,139		813	838

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

**DIRECT BUSINESS IN THE STATE OF: NEW JERSEY
DURING THE YEAR 2007**



63967200743031100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	97,030		190,527		287,557
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	97,030		190,527		287,557
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,121				23,121
6.2 Applied to pay renewal premiums	4,021				4,021
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,320				31,320
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	58,462				58,462
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 + 7.4)	58,462				58,462
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	101,167		34,661		135,828
10. Matured endowments	-				
11. Annuity benefits	60,907				60,907
12. Surrender values and withdrawals for life contracts	71,992				71,992
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	234,066		34,661		268,727
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	32,346			4	203,100			5	235,446
17. Incurred during current year	6	68,821			2	(84,639)			8	(15,818)
Settled during current year:										
18.1 By payment in full	7	101,167			3	34,661			10	135,828
18.2 By payment on compromised claims										
18.3 Totals paid	7	101,167			3	34,661			10	135,828
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	101,167			3	34,661			10	135,828
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					3	83,800			3	83,800
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	297	4,835,645	(a)			117,281,251			297	122,116,896
21. Issued during year										
22. Other changes to in force (Net)	(15)	(232,619)				(4,730,221)			(15)	(4,962,840)
23. In force December 31 of current year	282	4,603,026	(a)			112,551,030			282	117,154,056

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	2,328	2,317		431	444
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)	2,328	2,317		431	444

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

**DIRECT BUSINESS IN THE STATE OF: NEW MEXICO
DURING THE YEAR 2007**



63967200743032100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	564,610		247,364		811,974
2. Annuity considerations	240				240
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	564,850		247,364		812,214
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	26,143				26,143
6.2 Applied to pay renewal premiums	2,762				2,762
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	58,653				58,653
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	87,558				87,558
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 + 7.4)	87,558				87,558
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	447,163		294,880		742,043
10. Matured endowments					
11. Annuity benefits	1,759				1,759
12. Surrender values and withdrawals for life contracts	228,434				228,434
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,845				8,845
15. Totals	686,201		294,880		981,081
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	78,429			4	342,300			5	420,729
17. Incurred during current year	29	371,734			4	255,610			33	627,344
Settled during current year:										
18.1 By payment in full	29	447,163			4	294,880			33	742,043
18.2 By payment on compromised claims										
18.3 Totals paid	29	447,163			4	294,880			33	742,043
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	29	447,163			4	294,880			33	742,043
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	3,000			4	303,030			5	306,030
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	858	55,135,665	(a)			140,158,205			858	195,293,870
21. Issued during year	28	1,279,892							28	1,279,892
22. Other changes to in force (Net)	340	1,180,215				(11,253,594)			340	(10,073,379)
23. In force December 31 of current year	1,226	57,595,772	(a)			128,904,611			1,226	186,500,383

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

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)	3,588	3,473		2,660	2,740
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)	3,588	3,473		2,660	2,740

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

**DIRECT BUSINESS IN THE STATE OF: NEW YORK
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743033100

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	136,751		354,891		491,642
2. Annuity considerations	2,500				2,500
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	139,251		354,891		494,142
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,090				14,090
6.2 Applied to pay renewal premiums	2,568				2,568
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	41,764				41,764
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	58,422				58,422
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 + 7.4)	58,422				58,422
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	62,810		289,267		352,077
10. Matured endowments					
11. Annuity benefits	285				285
12. Surrender values and withdrawals for life contracts	23,962				23,962
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	268				268
15. Totals	87,325		289,267		376,592
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	16,765			5	345,530			6	362,295
17. Incurred during current year	5	46,045			5	165,267			10	211,312
Settled during current year:										
18.1 By payment in full	6	62,810			7	289,267			13	352,077
18.2 By payment on compromised claims										
18.3 Totals paid	6	62,810			7	289,267			13	352,077
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	62,810			7	289,267			13	352,077
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					3	221,530			3	221,530
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	360	6,603,822	(a)			230,186,997			360	236,790,819
21. Issued during year										
22. Other changes to in force (Net)	(8)	(136,661)				(35,146,379)			(8)	(35,283,040)
23. In force December 31 of current year	352	6,467,161	(a)			195,040,618			352	201,507,779

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

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)	16,641	16,736		12,721	13,103
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)	16,641	16,736		12,721	13,103

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

**DIRECT BUSINESS IN THE STATE OF: NORTH CAROLINA
DURING THE YEAR 2007**



63967200743034100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	897,727		1,298,966		2,196,693
2. Annuity considerations	45,407				45,407
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	943,134		1,298,966		2,242,100
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	45,856				45,856
6.2 Applied to pay renewal premiums	8,136				8,136
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	146,692				146,692
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	200,684				200,684
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 + 7.4)	200,684				200,684
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	519,806		921,940		1,441,746
10. Matured endowments					
11. Annuity benefits	28,520				28,520
12. Surrender values and withdrawals for life contracts	179,339				179,339
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	972				972
15. Totals	728,637		921,940		1,650,577
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	43,588			2	150,000			6	193,588
17. Incurred during current year	30	546,250			35	980,000			65	1,526,250
Settled during current year:										
18.1 By payment in full	30	519,806			32	921,940			62	1,441,746
18.2 By payment on compromised claims										
18.3 Totals paid	30	519,806			32	921,940			62	1,441,746
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	519,806			32	921,940			62	1,441,746
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	70,032			5	208,060			9	278,092
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,811	100,666,567	(a)			796,843,525			1,811	897,510,092
21. Issued during year	121	13,999,286							121	13,999,286
22. Other changes to in force (Net)	(65)	(2,666,476)				(57,100,496)			(65)	(59,766,972)
23. In force December 31 of current year	1,867	111,999,377	(a)			739,743,029			1,867	851,742,406

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

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)	117,135	117,012		81,226	83,668
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)	117,135	117,012		81,226	83,668

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

**DIRECT BUSINESS IN THE STATE OF: NORTH DAKOTA
DURING THE YEAR 2007**



63967200743035100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,945		68,002		80,947
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	12,945		68,002		80,947
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	318				318
6.2 Applied to pay renewal premiums	306				306
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,497				3,497
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	4,121				4,121
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 + 7.4)	4,121				4,121
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			250,000		250,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	785				785
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	785		250,000		250,785
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	-	-			1	250,000			1	250,000
Settled during current year:										
18.1 By payment in full					1	250,000			1	250,000
18.2 By payment on compromised claims										
18.3 Totals paid					1	250,000			1	250,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					1	250,000			1	250,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23	581,735	(a)			54,526,445			23	55,108,180
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(1)	12,107				(8,540,527)			(1)	(8,528,420)
23. In force December 31 of current year	23	618,842	(a)			45,985,918			23	46,604,760

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

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)	8,393	8,545		12,028	12,389
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)	8,393	8,545		12,028	12,389

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

**DIRECT BUSINESS IN THE STATE OF: OHIO
DURING THE YEAR 2007**



63967200743036100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	688,840		490,374		1,179,214
2. Annuity considerations	90,470				90,470
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	779,310		490,374		1,269,684
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,457				20,457
6.2 Applied to pay renewal premiums	7,583				7,583
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,532				60,532
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	88,572				88,572
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 + 7.4)	88,572				88,572
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	250,770		342,636		593,406
10. Matured endowments					
11. Annuity benefits	335,078				335,078
12. Surrender values and withdrawals for life contracts	277,514				277,514
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,299				1,299
15. Totals	864,661		342,636		1,207,297
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	9,001			1	1,500			3	10,501
17. Incurred during current year	28	306,769			11	344,472			39	651,241
Settled during current year:										
18.1 By payment in full	27	250,770			10	342,636			37	593,406
18.2 By payment on compromised claims										
18.3 Totals paid	27	250,770			10	342,636			37	593,406
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	27	250,770			10	342,636			37	593,406
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	65,000			2	3,336			5	68,336
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,002	60,461,334	(a)			312,441,538			1,002	372,902,872
21. Issued during year	28	2,282,853							28	2,282,853
22. Other changes to in force (Net)	757	6,093,575				(34,037,219)			757	(27,943,644)
23. In force December 31 of current year	1,787	68,837,762	(a)			278,404,319			1,787	347,242,081

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

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)	26,864	26,809		18,754	19,318
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)	26,864	26,809		18,754	19,318

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

**DIRECT BUSINESS IN THE STATE OF: OKLAHOMA
DURING THE YEAR 2007**



63967200743037100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	784,536		386,712		1,171,248
2. Annuity considerations	3,200				3,200
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	787,736		386,712		1,174,448
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,638				15,638
6.2 Applied to pay renewal premiums	1,718				1,718
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	41,197				41,197
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	58,553				58,553
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 + 7.4)	58,553				58,553
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	508,593		343,689		852,282
10. Matured endowments					
11. Annuity benefits	358,333				358,333
12. Surrender values and withdrawals for life contracts	123,771				123,771
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,541				1,541
15. Totals	992,238		343,689		1,335,927
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	9,145			3	14,590			5	23,735
17. Incurred during current year	26	603,022			6	340,629			32	943,651
Settled during current year:										
18.1 By payment in full	22	508,593			7	343,689			29	852,282
18.2 By payment on compromised claims										
18.3 Totals paid	22	508,593			7	343,689			29	852,282
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	22	508,593			7	343,689			29	852,282
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	103,574			2	11,530			8	115,104
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	788	61,475,834	(a)			233,027,812			788	294,503,646
21. Issued during year	64	2,636,987							64	2,636,987
22. Other changes to in force (Net)	306	(1,679,333)				(601,136)			306	(2,280,469)
23. In force December 31 of current year	1,158	62,433,488	(a)			232,426,676			1,158	294,860,164

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

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)	17,161	17,075		18,393	18,946
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)	17,161	17,075		18,393	18,946

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

**DIRECT BUSINESS IN THE STATE OF: OREGON
DURING THE YEAR 2007**



63967200743038100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	143,124		142,093		285,217
2. Annuity considerations	1,765				1,765
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	144,889		142,093		286,982
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,711				10,711
6.2 Applied to pay renewal premiums	1,271				1,271
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,247				37,247
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	49,229				49,229
Annuities:					
7.1 Paid in cash or left on deposit	752				752
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	752				752
8. Grand Totals (Lines 6.5 + 7.4)	49,981				49,981
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	115,324		39,309		154,633
10. Matured endowments					
11. Annuity benefits	91,503				91,503
12. Surrender values and withdrawals for life contracts	50,590				50,590
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	868				868
15. Totals	258,285		39,309		297,594
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	5,556			1	200,000			3	205,556
17. Incurred during current year	9	114,768			6	39,309			15	154,077
Settled during current year:										
18.1 By payment in full	10	115,324			6	39,309			16	154,633
18.2 By payment on compromised claims										
18.3 Totals paid	10	115,324			6	39,309			16	154,633
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	115,324			6	39,309			16	154,633
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	5,000			1	200,000			2	205,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	253	11,979,782	(a)			74,642,772			253	86,622,554
21. Issued during year	6	1,059,900							6	1,059,900
22. Other changes to in force (Net)	(17)	(270,644)				(8,774,662)			(17)	(9,045,306)
23. In force December 31 of current year	242	12,769,038	(a)			65,868,110			242	78,637,148

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

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)	14,541	14,540		7,673	7,904
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)	14,541	14,540		7,673	7,904

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

**DIRECT BUSINESS IN THE STATE OF: PENNSYLVANIA
DURING THE YEAR 2007**



63967200743039100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	527,329		380,879		908,208
2. Annuity considerations	7,750				7,750
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	535,079		380,879		915,958
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29,399				29,399
6.2 Applied to pay renewal premiums	4,164				4,164
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	68,343				68,343
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	101,906				101,906
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 + 7.4)	101,906				101,906
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	286,307		218,564		504,871
10. Matured endowments	2,259				2,259
11. Annuity benefits	70,743				70,743
12. Surrender values and withdrawals for life contracts	106,599				106,599
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,272				3,272
15. Totals	469,180		218,564		687,744
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	82,825			2	5,100			5	87,925
17. Incurred during current year	41	281,588			13	217,544			54	499,132
Settled during current year:										
18.1 By payment in full	37	288,566			13	218,564			50	507,130
18.2 By payment on compromised claims										
18.3 Totals paid	37	288,566			13	218,564			50	507,130
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	288,566			13	218,564			50	507,130
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	75,847			2	4,080			9	79,927
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	664	18,592,828	(a)			219,444,523			664	238,037,351
21. Issued during year	29	1,081,178							29	1,081,178
22. Other changes to in force (Net)	698	8,038,083				(16,610,894)			698	(8,572,811)
23. In force December 31 of current year	1,391	27,712,089	(a)			202,833,629			1,391	230,545,718

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

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)	68,679	68,484		50,498	52,017
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)	68,679	68,484		50,498	52,017

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

**DIRECT BUSINESS IN THE STATE OF: RHODE ISLAND
DURING THE YEAR 2007**



63967200743040100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	421,766		35,236		457,002
2. Annuity considerations	48,502				48,502
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	470,268		35,236		505,504
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,093				6,093
6.2 Applied to pay renewal premiums	766				766
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,467				22,467
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	29,326				29,326
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 + 7.4)	29,326				29,326
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	139,196		12,550		151,746
10. Matured endowments					
11. Annuity benefits	46,817				46,817
12. Surrender values and withdrawals for life contracts	20,521				20,521
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	206,534		12,550		219,084
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	5,000							1	5,000
17. Incurred during current year	7	134,196			1	12,550			8	146,746
Settled during current year:										
18.1 By payment in full	8	139,196			1	12,550			9	151,746
18.2 By payment on compromised claims										
18.3 Totals paid	8	139,196			1	12,550			9	151,746
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	139,196			1	12,550			9	151,746
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	596	83,366,499	(a)			17,723,861			596	101,090,360
21. Issued during year	13	2,135,000							13	2,135,000
22. Other changes to in force (Net)	(29)	(5,134,630)				(136,044)			(29)	(5,270,674)
23. In force December 31 of current year	580	80,366,869	(a)			17,587,817			580	97,954,686

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

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)	2,400	2,373		3,421	3,524
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)	2,400	2,373		3,421	3,524

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

**DIRECT BUSINESS IN THE STATE OF: SOUTH CAROLINA
DURING THE YEAR 2007**



63967200743041100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	754,443		561,849		1,316,292
2. Annuity considerations	45,939				45,939
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	800,382		561,849		1,362,231
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	38,754				38,754
6.2 Applied to pay renewal premiums	8,352				8,352
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	136,025				136,025
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	183,131				183,131
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 + 7.4)	183,131				183,131
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	797,460		212,461		1,009,921
10. Matured endowments					
11. Annuity benefits	372,575				372,575
12. Surrender values and withdrawals for life contracts	301,824				301,824
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,851				1,851
15. Totals	1,473,710		212,461		1,686,171
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	68,912			2	21,530			6	90,442
17. Incurred during current year	34	757,341			18	238,481			52	995,822
Settled during current year:										
18.1 By payment in full	34	797,460			17	212,461			51	1,009,921
18.2 By payment on compromised claims										
18.3 Totals paid	34	797,460			17	212,461			51	1,009,921
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	34	797,460			17	212,461			51	1,009,921
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	28,793			3	47,550			7	76,343
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,318	43,562,061	(a)			276,556,273			1,318	320,118,334
21. Issued during year	132	4,585,919							132	4,585,919
22. Other changes to in force (Net)	230	434,232				(1,299,594)			230	(865,362)
23. In force December 31 of current year	1,680	48,582,212	(a)			275,256,679			1,680	323,838,891

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

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)	35,435	34,880		28,186	29,034
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)	35,435	34,880		28,186	29,034

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

**DIRECT BUSINESS IN THE STATE OF: SOUTH DAKOTA
DURING THE YEAR 2007**



63967200743042100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	31,859		58,564		90,423
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	31,859		58,564		90,423
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,111				2,111
6.2 Applied to pay renewal premiums	2,074				2,074
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,553				6,553
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	10,738				10,738
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 + 7.4)	10,738				10,738
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,166				6,166
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	7,990				7,990
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	14,156				14,156
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	6,166							1	6,166
Settled during current year:										
18.1 By payment in full	1	6,166							1	6,166
18.2 By payment on compromised claims										
18.3 Totals paid	1	6,166							1	6,166
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	6,166							1	6,166
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	44	594,084	(a)			37,631,906			44	38,225,990
21. Issued during year	23	1,535,139							23	1,535,139
22. Other changes to in force (Net)	(5)	(75,468)				(3,266,908)			(5)	(3,342,376)
23. In force December 31 of current year	62	2,053,755	(a)			34,364,998			62	36,418,753

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

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)	16,205	16,288		10,183	10,489
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)	16,205	16,288		10,183	10,489

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

**DIRECT BUSINESS IN THE STATE OF: TENNESSEE
DURING THE YEAR 2007**



63967200743043100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	1,248,136		614,097		1,862,233
2. Annuity considerations	677,864				677,864
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,926,000		614,097		2,540,097
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	58,853				58,853
6.2 Applied to pay renewal premiums	16,560				16,560
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	208,865				208,865
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	284,278				284,278
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 + 7.4)	284,278				284,278
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	929,074		234,946		1,164,020
10. Matured endowments					
11. Annuity benefits	1,843,240				1,843,240
12. Surrender values and withdrawals for life contracts	449,267				449,267
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,356				6,356
15. Totals	3,227,937		234,946		3,462,883
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	261,351			2	251,530			8	512,881
17. Incurred during current year	34	681,723			15	252,966			49	934,689
Settled during current year:										
18.1 By payment in full	38	929,074			13	234,946			51	1,164,020
18.2 By payment on compromised claims										
18.3 Totals paid	38	929,074			13	234,946			51	1,164,020
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	929,074			13	234,946			51	1,164,020
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	14,000			4	269,550			6	283,550
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,794	188,162,194	(a)			338,844,013			2,794	527,006,207
21. Issued during year	114	15,247,490							114	15,247,490
22. Other changes to in force (Net)	594	(1,252,094)				(6,190,741)			594	(7,442,835)
23. In force December 31 of current year	3,502	202,157,590	(a)			332,653,272			3,502	534,810,862

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

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)	32,702	32,534		28,032	28,875
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)	32,702	32,534		28,032	28,875

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

**DIRECT BUSINESS IN THE STATE OF: TEXAS
DURING THE YEAR 2007**



63967200743044100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	6,746,980		2,361,068		9,108,048
2. Annuity considerations	179,132				179,132
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,926,112		2,361,068		9,287,180
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	174,800				174,800
6.2 Applied to pay renewal premiums	30,041				30,041
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	625,663				625,663
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	830,504				830,504
Annuities:					
7.1 Paid in cash or left on deposit	3				3
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	3				3
8. Grand Totals (Lines 6.5 + 7.4)	830,507				830,507
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,223,728		2,952,622		6,176,350
10. Matured endowments	5,602				5,602
11. Annuity benefits	1,701,622				1,701,622
12. Surrender values and withdrawals for life contracts	2,415,914				2,415,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,207				14,207
15. Totals	7,361,073		2,952,622		10,313,695
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	27	187,968			14	1,235,424			41	1,423,392
17. Incurred during current year	276	3,878,393			66	2,069,182			342	5,947,575
Settled during current year:										
18.1 By payment in full	257	3,229,330			69	2,952,622			326	6,181,952
18.2 By payment on compromised claims										
18.3 Totals paid	257	3,229,330			69	2,952,622			326	6,181,952
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	257	3,229,330			69	2,952,622			326	6,181,952
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	46	837,031			11	351,984			57	1,189,015
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	14,507	596,280,598	(a)		1	1,345,638,721			14,508	1,941,919,319
21. Issued during year	429	44,932,376							429	44,932,376
22. Other changes to in force (Net)	(849)	(37,579,199)				(60,523,493)			(849)	(98,102,692)
23. In force December 31 of current year	14,087	603,633,775	(a)		1	1,285,115,228			14,088	1,888,749,003

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

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)	84,002	83,716		75,246	77,508
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)	839	839		2,816	2,816
25.6 Totals (sum of Lines 25.1 to 25.5)	839	839		2,816	2,816
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	84,841	84,555		78,062	80,324

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

**DIRECT BUSINESS IN THE STATE OF: UTAH
DURING THE YEAR 2007**



63967200743045100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	296,761		153,136		449,897
2. Annuity considerations	933				933
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	297,694		153,136		450,830
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,114				6,114
6.2 Applied to pay renewal premiums	141				141
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,143				11,143
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	17,398				17,398
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 + 7.4)	17,398				17,398
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	45,873		382,400		428,273
10. Matured endowments					
11. Annuity benefits	16,300				16,300
12. Surrender values and withdrawals for life contracts	100,822				100,822
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	162,995		382,400		545,395
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	28,373			2	57,500			3	85,873
17. Incurred during current year	4	17,500			6	380,900			10	398,400
Settled during current year:										
18.1 By payment in full	5	45,873			6	382,400			11	428,273
18.2 By payment on compromised claims										
18.3 Totals paid	5	45,873			6	382,400			11	428,273
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	45,873			6	382,400			11	428,273
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					2	56,000			2	56,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	305	31,586,401	(a)			86,498,172			305	118,084,573
21. Issued during year	1	3,000							1	3,000
22. Other changes to in force (Net)	244	(907,211)				(3,675,741)			244	(4,582,952)
23. In force December 31 of current year	550	30,682,190	(a)			82,822,431			550	113,504,621

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

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)	5,123	5,159		7,374	7,595
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)	5,123	5,159		7,374	7,595

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

**DIRECT BUSINESS IN THE STATE OF: VERMONT
DURING THE YEAR 2007**



63967200743046100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	85,830		23,507		109,337
2. Annuity considerations	4,400				4,400
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	90,230		23,507		113,737
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,602				2,602
6.2 Applied to pay renewal premiums	1,503				1,503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,451				5,451
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	9,556				9,556
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 + 7.4)	9,556				9,556
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	33,293				33,293
10. Matured endowments					
11. Annuity benefits	1,586				1,586
12. Surrender values and withdrawals for life contracts	8,879				8,879
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	43,758				43,758
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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	68,293							2	68,293
17. Incurred during current year	-	(35,000)			-	-				(35,000)
Settled during current year:										
18.1 By payment in full	2	33,293							2	33,293
18.2 By payment on compromised claims										
18.3 Totals paid	2	33,293							2	33,293
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	33,293							2	33,293
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	164	11,411,949	(a)			12,719,287			164	24,131,236
21. Issued during year	19	2,035,000							19	2,035,000
22. Other changes to in force (Net)	(4)	(258,397)				(2,852,591)			(4)	(3,110,988)
23. In force December 31 of current year	179	13,188,552	(a)			9,866,696			179	23,055,248

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

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 _____ and number of persons insured under indemnity only products _____

**DIRECT BUSINESS IN THE STATE OF: VIRGINIA
DURING THE YEAR 2007**



63967200743047100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	2,773,323		1,712,630		4,485,953
2. Annuity considerations	181,000				181,000
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,954,323		1,712,630		4,666,953
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	123,063				123,063
6.2 Applied to pay renewal premiums	25,103				25,103
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	525,374				525,374
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	673,540				673,540
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 + 7.4)	673,540				673,540
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,996,415		680,199		2,676,614
10. Matured endowments	249				249
11. Annuity benefits	641,106				641,106
12. Surrender values and withdrawals for life contracts	1,312,273				1,312,273
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	30,535				30,535
15. Totals	3,980,578		680,199		4,660,777
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	308,508			6	133,855			20	442,363
17. Incurred during current year	82	1,849,193			49	827,964			131	2,677,157
Settled during current year:										
18.1 By payment in full	87	1,996,664			46	680,199			133	2,676,863
18.2 By payment on compromised claims										
18.3 Totals paid	87	1,996,664			46	680,199			133	2,676,863
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	87	1,996,664			46	680,199			133	2,676,863
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	9	161,037			9	281,620			18	442,657
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,929	284,346,382	(a)		1	835,900,302			6,930	1,120,246,684
21. Issued during year	171	10,016,643							171	10,016,643
22. Other changes to in force (Net)	(344)	(13,946,294)				(3,924,960)			(344)	(17,871,254)
23. In force December 31 of current year	6,756	280,416,731	(a)		1	831,975,342			6,757	1,112,392,073

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

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)	132,343	132,286		81,694	88,187
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)					
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)	132,343	132,286		81,694	88,187

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

**DIRECT BUSINESS IN THE STATE OF: WASHINGTON
DURING THE YEAR 2007**



63967200743048100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	834,990		642,680		1,477,670
2. Annuity considerations	12,533				12,533
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	847,523		642,680		1,490,203
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,723				30,723
6.2 Applied to pay renewal premiums	6,753				6,753
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	122,996				122,996
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	160,472				160,472
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 + 7.4)	160,472				160,472
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	269,455		497,242		766,697
10. Matured endowments					
11. Annuity benefits	71,862				71,862
12. Surrender values and withdrawals for life contracts	127,017				127,017
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	956				956
15. Totals	469,290		497,242		966,532
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	3,708			2	50,838			3	54,546
17. Incurred during current year	22	333,881			18	470,994			40	804,875
Settled during current year:										
18.1 By payment in full	19	269,455			17	497,242			36	766,697
18.2 By payment on compromised claims										
18.3 Totals paid	19	269,455			17	497,242			36	766,697
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	19	269,455			17	497,242			36	766,697
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	68,134			3	24,590			7	92,724
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,401	119,104,976	(a)			310,172,889			1,401	429,277,865
21. Issued during year	93	11,831,855							93	11,831,855
22. Other changes to in force (Net)	(99)	(7,823,792)				(531,664)			(99)	(8,355,456)
23. In force December 31 of current year	1,395	123,113,039	(a)			309,641,225			1,395	432,754,264

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

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)	10,622	10,615		8,279	8,528
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)	10,622	10,615		8,279	8,528

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

**DIRECT BUSINESS IN THE STATE OF: WEST VIRGINIA
DURING THE YEAR 2007**



63967200743049100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	141,081		101,425		242,506
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	141,081		101,425		242,506
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,658				3,658
6.2 Applied to pay renewal premiums	702				702
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,238				14,238
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	18,598				18,598
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 + 7.4)	18,598				18,598
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	125,282		13,948		139,230
10. Matured endowments					
11. Annuity benefits	5,156				5,156
12. Surrender values and withdrawals for life contracts	17,261				17,261
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	147,699		13,948		161,647
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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	12	140,782			1	13,948			13	154,730
Settled during current year:										
18.1 By payment in full	9	125,282			1	13,948			10	139,230
18.2 By payment on compromised claims										
18.3 Totals paid	9	125,282			1	13,948			10	139,230
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	125,282			1	13,948			10	139,230
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	15,500							3	15,500
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	150	2,173,711	(a)			52,533,619			150	54,707,330
21. Issued during year	19	86,800							19	86,800
22. Other changes to in force (Net)	264	1,955,304				(3,181,720)			264	(1,226,416)
23. In force December 31 of current year	433	4,215,815	(a)			49,351,899			433	53,567,714

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

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)	14,849	14,936		7,366	7,588
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)	14,849	14,936		7,366	7,588

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

**DIRECT BUSINESS IN THE STATE OF: WISCONSIN
DURING THE YEAR 2007**



63967200743050100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	60,009		167,016		227,025
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	60,009		167,016		227,025
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,026				8,026
6.2 Applied to pay renewal premiums	1,406				1,406
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,601				16,601
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	26,033				26,033
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 + 7.4)	26,033				26,033
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	49,836		433,110		482,946
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	7,982				7,982
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,125				1,125
15. Totals	58,943		433,110		492,053
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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	50,000			1	50,000
17. Incurred during current year	6	51,336			5	390,760			11	442,096
Settled during current year:										
18.1 By payment in full	5	49,836			5	433,110			10	482,946
18.2 By payment on compromised claims										
18.3 Totals paid	5	49,836			5	433,110			10	482,946
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	49,836			5	433,110			10	482,946
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,500			1	7,650			2	9,150
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	151	1,976,123	(a)			101,037,443			151	103,013,566
21. Issued during year	4	50,820							4	50,820
22. Other changes to in force (Net)	126	1,437,785				(4,338,233)			126	(2,900,448)
23. In force December 31 of current year	281	3,464,728	(a)			96,699,210			281	100,163,938

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

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)	5,685	5,754		4,061	4,183
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)	5,685	5,754		4,061	4,183

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

**DIRECT BUSINESS IN THE STATE OF: WYOMING
DURING THE YEAR 2007**



63967200743051100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	72,663		50,684		123,347
2. Annuity considerations	56,593				56,593
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	129,256		50,684		179,940
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,446				2,446
6.2 Applied to pay renewal premiums	78				78
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,754				6,754
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	9,278				9,278
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 + 7.4)	9,278				9,278
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			20,000		20,000
10. Matured endowments					
11. Annuity benefits	111,496				111,496
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 and health	209				209
15. Totals	111,705		20,000		131,705
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2								2	
17. Incurred during current year	(2)	-			3	70,000			1	70,000
Settled during current year:										
18.1 By payment in full					2	20,000			2	20,000
18.2 By payment on compromised claims										
18.3 Totals paid					2	20,000			2	20,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					2	20,000			2	20,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	50,000			1	50,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	60	9,683,969	(a)			29,088,967			60	38,772,936
21. Issued during year	4	230,000							4	230,000
22. Other changes to in force (Net)		5,710				(525,603)				(519,893)
23. In force December 31 of current year	64	9,919,679	(a)			28,563,364			64	38,483,043

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

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)	7,538	7,499		3,147	3,241
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)	7,538	7,499		3,147	3,241

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

**DIRECT BUSINESS IN THE STATE OF: AMERICAN SAMOA
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743052100

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	-		1,402		1,402
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)			1,402		1,402
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	-				
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	-				
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit	-				
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 + 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	-				
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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				1	
18.2 By payment on compromised claims										
18.3 Totals 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)										
POLICY EXHIBIT										
20. In force December 31, prior year			(a)			2,146,500				2,146,500
21. Issued during year										
22. Other changes to in force (Net)						489,200				489,200
23. In force December 31 of current year			(a)			2,635,700				2,635,700

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

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 _____ and number of persons insured under indemnity only products _____

**DIRECT BUSINESS IN THE STATE OF: GUAM
DURING THE YEAR 2007**



63967200743053100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	27,788		155,500		183,288
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	27,788		155,500		183,288
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,414				1,414
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,702				7,702
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	9,116				9,116
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 + 7.4)	9,116				9,116
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			304,590		304,590
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	6,145				6,145
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	6,145		304,590		310,735
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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	21,542			1	21,542
17. Incurred during current year	-	-			3	304,590			3	304,590
Settled during current year:										
18.1 By payment in full					3	304,590			3	304,590
18.2 By payment on compromised claims										
18.3 Totals paid					3	304,590			3	304,590
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					3	304,590			3	304,590
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)					1	21,542			1	21,542
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	30	818,075	(a)			69,125,062			30	69,943,137
21. Issued during year										
22. Other changes to in force (Net)	1	(2,322)				(4,216,868)			1	(4,219,190)
23. In force December 31 of current year	31	815,753	(a)			64,908,194			31	65,723,947

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

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)	881	866			
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)	881	866			

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

**DIRECT BUSINESS IN THE STATE OF: PUERTO RICO
DURING THE YEAR 2007**



63967200743054100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	11,785		36,697		48,482
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	11,785		36,697		48,482
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,361				1,361
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	2,933				2,933
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	4,389				4,389
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 + 7.4)	4,389				4,389
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			52,250		52,250
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	47,000				47,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	47,000		52,250		99,250
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pols. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	25,746			1	250,000			2	275,746
17. Incurred during current year	1	9,978			1	(197,750)			2	(187,772)
Settled during current year:										
18.1 By payment in full					2	52,250			2	52,250
18.2 By payment on compromised claims										
18.3 Totals paid					2	52,250			2	52,250
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					2	52,250			2	52,250
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	35,724							2	35,724
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	31	502,466	(a)			23,525,636			31	24,028,102
21. Issued during year										
22. Other changes to in force (Net)	(3)	(64,161)				(4,404,654)			(3)	(4,468,815)
23. In force December 31 of current year	28	438,305	(a)			19,120,982			28	19,559,287

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	1,725	1,689			
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)	1,725	1,689			

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

**DIRECT BUSINESS IN THE STATE OF: U.S. VIRGIN ISLANDS
DURING THE YEAR 2007**



63967200743055100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	586		4,344		4,930
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	586		4,344		4,930
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	260				260
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)	260				260
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 + 7.4)	260				260
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	-				
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pol. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	-	-			-	-				
Settled during current year:										
18.1 By payment in full		-								
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2	28,953	(a)			3,092,807			2	3,121,760
21. Issued during year										
22. Other changes to in force (Net)						(1,394,605)				(1,394,605)
23. In force December 31 of current year	2	28,953	(a)			1,698,202			2	1,727,155

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

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 _____ and number of persons insured under indemnity only products _____

**DIRECT BUSINESS IN THE STATE OF: NORTHERN MARIANA ISLANDS
DURING THE YEAR 2007**



63967200743056100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance			1,401		1,401
2. Annuity considerations	-				
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)			1,401		1,401
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	485				485
6.2 Applied to pay renewal premiums	123				123
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,795				2,795
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	3,403				3,403
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 + 7.4)	3,403				3,403
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	-				
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	-				
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind Pol. & Gr Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	-	-			-	-				
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)						2,693,050				2,693,050
23. In force December 31 of current year			(a)			2,693,050				2,693,050

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

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 _____ and number of persons insured under indemnity only products _____

**DIRECT BUSINESS IN THE STATE OF: CANADA
DURING THE YEAR 2007**



63967200743057100

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	935				935
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	935				935
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,235				9,235
6.2 Applied to pay renewal premiums	2,678				2,678
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,513				34,513
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	46,426				46,426
Annuities:					
7.1 Paid in cash or left on deposit	101				101
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	101				101
8. Grand Totals (Lines 6.5 + 7.4)	46,527				46,527
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	118,950		98,213		217,163
10. Matured endowments					
11. Annuity benefits	70,370				70,370
12. Surrender values and withdrawals for life contracts	369,146				369,146
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	790				790
15. Totals	559,256		98,213		657,469
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7	126,532	(a)						7	126,532
21. Issued during year										
22. Other changes to in force (Net)		1,943								1,943
23. In force December 31 of current year	7	128,475	(a)						7	128,475

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

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 _____ and number of persons insured under indemnity only products _____

**DIRECT BUSINESS IN THE STATE OF: OTHER ALIEN
DURING THE YEAR 2007**



63967200743058100

NAIC Group Code: 0000

LIFE INSURANCE

NAIC Company Code: 63967

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	364,584		1,014,350		1,378,934
2. Annuity considerations	28,945				28,945
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	393,529		1,014,350		1,407,879
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 + 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	41,979			1	7,500			9	49,479
17. Incurred during current year	2	93,113			4	90,713			6	183,826
Settled during current year:										
18.1 By payment in full	5	118,950			5	98,213			10	217,163
18.2 By payment on compromised claims										
18.3 Totals paid	5	118,950			5	98,213			10	217,163
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	118,950			5	98,213			10	217,163
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	16,142							5	16,142
POLICY EXHIBIT										
20. In force December 31, prior year	744	90,546,154	(a)			736,394,931			744	826,941,085
21. Issued during year	1	100,000							1	100,000
22. Other changes to in force (Net)	(55)	(2,850,340)				(112,625,027)			(55)	(115,475,367)
23. In force December 31 of current year	690	87,795,814	(a)			623,769,904			690	711,565,718

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

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)	42,693	42,584		9,203	9,480
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)	42,693	42,584		9,203	9,480

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

**DIRECT BUSINESS IN THE STATE OF: TOTAL
DURING THE YEAR 2007**

NAIC Group Code: 0000

NAIC Company Code: 63967

LIFE INSURANCE



63967200743059100

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	38,761,788		23,162,710		61,924,498
2. Annuity considerations	2,117,815				2,117,815
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	40,879,603		23,162,710		64,042,313
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,412,190				1,412,190
6.2 Applied to pay renewal premiums	265,346				265,346
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,807,202				4,807,202
6.4 Other					
6.5 Totals (sum of Lines 6.1 to 6.4)	6,484,738				6,484,738
Annuities:					
7.1 Paid in cash or left on deposit	2,887				2,887
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (sum of Lines 7.1 to 7.3)	2,887				2,887
8. Grand Totals (Lines 6.5 + 7.4)	6,487,625				6,487,625
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	20,339,032		17,817,867		38,156,899
10. Matured endowments	92,434				92,434
11. Annuity benefits	10,472,379				10,472,379
12. Surrender values and withdrawals for life contracts	14,360,602				14,360,602
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	212,289				212,289
15. Totals	45,476,736		17,817,867		63,294,603
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Total (Lines 1301 through 1303 + 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 Certifis.	Amount	No. of Certifis.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	169	3,247,336			107	5,763,773			276	9,011,109
17. Incurred during current year	1,304	20,319,150			640	16,104,334			1,944	36,423,484
Settled during current year:										
18.1 By payment in full	1,254	20,431,466			627	17,817,867			1,881	38,249,333
18.2 By payment on compromised claims										
18.3 Totals paid	1,254	20,431,466			627	17,817,867			1,881	38,249,333
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,254	20,431,466			627	17,817,867			1,881	38,249,333
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	219	3,135,020			120	4,050,240			339	7,185,260
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	72,622	4,025,510,874	(a)		2	12,736,231,233			72,624	16,761,742,107
21. Issued during year	3,403	275,552,217							3,403	275,552,217
22. Other changes to in force (Net)	4,851	(141,605,654)				(583,348,476)			4,851	(724,954,130)
23. In force December 31 of current year	80,876	4,159,457,437	(a)		2	12,152,882,757			80,878	16,312,340,194

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

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)	1,353,210	1,350,390		1,070,487	1,106,710
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)	839	839		2,816	2,816
25.6 Totals (sum of Lines 25.1 to 25.5)	839	839		2,816	2,816
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,354,049	1,351,229		1,073,304	1,109,526

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	4,782,049
2. Current year's realized pre-tax capital gains/(losses) of \$ 13,029 transferred into the reserve net of taxes of \$ 4,430	8,599
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)	4,790,648
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	447,187
6. Reserve as of December 31, current year (Line 4 minus Line 5)	4,343,461

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. 2007	492,616	(45,429)		447,187
2. 2008	487,495	(40,448)		447,047
3. 2009	451,206	10,412		461,618
4. 2010	411,016	5,167		416,183
5. 2011	363,326	(294)		363,032
6. 2012	300,131	(6,152)		293,979
7. 2013	251,248	(7,809)		243,439
8. 2014	231,762	(5,269)		226,493
9. 2015	225,300	(2,473)		222,827
10. 2016	217,381	310		217,691
11. 2017	206,704	3,586		210,290
12. 2018	192,310	5,540		197,850
13. 2019	172,535	6,228		178,763
14. 2020	147,989	7,275		155,264
15. 2021	132,373	8,096		140,469
16. 2022	119,289	9,024		128,313
17. 2023	100,384	8,912		109,296
18. 2024	85,459	7,739		93,198
19. 2025	71,655	6,539		78,194
20. 2026	52,649	5,180		57,829
21. 2027	35,997	3,793		39,790
22. 2028	22,216	3,091		25,307
23. 2029	13,028	3,364		16,392
24. 2030	6,801	3,506		10,307
25. 2031	1,420	3,780		5,200
26. 2032	(2,506)	4,055		1,549
27. 2033	(3,101)	3,800		699
28. 2034	(2,643)	3,014		371
29. 2035	(1,493)	2,227		734
30. 2036	(498)	1,376		878
31. 2037 and Later		459		459
32. Total (Lines 1 to 31)	4,782,049	8,599		4,790,648

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	1,811,041	7,079,003	8,890,044	547,483	649,046	1,196,529	10,086,573
2. Realized Capital Gains/(Losses) Net of Taxes-General Account	(694,537)		(694,537)	(88,968)		(88,968)	(783,505)
3. Realized Capital Gains/(Losses) Net of Taxes-Separate Accounts							
4. Unrealized Capital Gains/(Losses) Net of Deferred Taxes-General Account				(489,242)		(489,242)	(489,242)
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	465,948	2,800,147	3,266,095				3,266,095
8. Accumulated Balances (Lines 1 through 5 - 6 + 7)	1,582,452	9,879,150	11,461,602	(30,727)	649,046	618,319	12,079,921
9. Maximum Reserve	2,372,850	8,663,511	11,036,361	371,820	678,957	1,050,777	12,087,138
10. Reserve Objective	1,636,433	5,453,235	7,089,668	370,278	678,957	1,049,235	8,138,903
11. 20% of (Line 10 - Line 8)	10,796	(885,183)	(874,387)	80,201	5,982	86,183	(788,204)
12. Balance Before Transfers (Lines 8 + 11)	1,593,248	8,993,967	10,587,215	49,474	655,028	704,502	11,291,717
13. Transfers	330,456	(330,456)					X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero							
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	1,923,704	8,663,511	10,587,215	49,474	655,028	704,502	11,291,717

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt Obligations	149,223,745	X X X	X X X	149,223,745	0.0000		0.0000		0.0000	
2	1	Highest Quality	261,455,394	X X X	X X X	261,455,394	0.0004	104,582	0.0023	601,347	0.0030	784,366
3	2	High Quality	113,925,875	X X X	X X X	113,925,875	0.0019	216,459	0.0058	660,770	0.0090	1,025,333
4	3	Medium Quality	7,097,904	X X X	X X X	7,097,904	0.0093	66,011	0.0230	163,252	0.0340	241,329
5	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
6	5	Lower Quality	1,750,000	X X X	X X X	1,750,000	0.0432	75,600	0.1100	192,500	0.1700	297,500
7	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
8		Total Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	533,452,918	X X X	X X X	533,452,918	X X X	462,652	X X X	1,617,869	X X X	2,348,528
PREFERRED STOCKS												
10	1	Highest Quality	7,009,320	X X X	X X X	7,009,320	0.0004	2,804	0.0023	16,121	0.0030	21,028
11	2	High Quality	75,000	X X X	X X X	75,000	0.0019	143	0.0058	435	0.0090	675
12	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
13	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
14	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
15	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
16		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2 Line 2.1, Net Admitted Asset)	7,084,320	X X X	X X X	7,084,320	X X X	2,947	X X X	16,556	X X X	21,703
SHORT-TERM BONDS												
18		Exempt Obligations	19,014,179	X X X	X X X	19,014,179	0.0000		0.0000		0.0000	
19	1	Highest Quality	873,138	X X X	X X X	873,138	0.0004	349	0.0023	2,008	0.0030	2,619
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)	19,887,317	X X X	X X X	19,887,317	X X X	349	X X X	2,008	X X X	2,619

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)	560,424,555	X X X	X X X	560,424,555	X X X	465,948	X X X	1,636,433	X X X	2,372,850
MORTGAGE LOANS												
35		In Good Standing:					(a)		(a)		(a)	
		Farm Mortgages			X X X							
36		Residential Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
37		Residential Mortgages-All Other			X X X		0.0013		0.0030		0.0040	
38		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages-All Other	99,830,578		X X X	99,830,578	0.0221 (a)	2,206,256	0.0420 (a)	4,192,884	0.0665 (a)	6,638,733
40		In Good Standing With Restructured Terms	4,434,253		X X X	4,434,253	0.1033 (b)	458,058	0.2288 (b)	1,014,557	0.3691 (b)	1,636,683
41		Overdue, Not in Process:										
		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	3,234,126		X X X	3,234,126	0.0420	135,833	0.0760	245,794	0.1200	388,095
46		In Process of Foreclosure:										
		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)	107,498,957		X X X	107,498,957	X X X	2,800,147	X X X	5,453,235	X X X	8,663,511
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	107,498,957		X X X	107,498,957	X X X	2,800,147	X X X	5,453,235	X X X	8,663,511

(a) Times the company's experience adjustment factor (EAF).

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

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

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated Public	2,520,263	X X X	X X X	2,520,263	0.0000		0.1459 (d)	367,706	0.1459 (d)	367,706
2		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600	
3		Federal Home Loan Bank	514,300	X X X	X X X	514,300	0.0000		0.0050	2,572	0.0080	4,114
4		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
Affiliated Investment Subsidiary:												
5		Fixed Income Exempt Obligations					X X X		X X X		X X X	
6		Fixed Income Highest Quality					X X X		X X X		X X X	
7		Fixed Income High Quality					X X X		X X X		X X X	
8		Fixed Income Medium Quality					X X X		X X X		X X X	
9		Fixed Income Low Quality					X X X		X X X		X X X	
10		Fixed Income Lower Quality					X X X		X X X		X X X	
11		Fixed Income In/Near Default					X X X		X X X		X X X	
12		Unaffiliated Common Stock Public					0.0000		(d)		(d)	
13		Unaffiliated Common Stock Private					0.0000		0.1600		0.1600	
14		Mortgage Loans					(c)		(c)		(c)	
15		Real Estate					(e)		(e)		(e)	
16		Affiliated-Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
17		Affiliated-All Other		X X X	X X X		0.0000		0.1600		0.1600	
18		Total Common Stock (Sum of Lines 1 through 17) (Page 2, Line 2.2, Net Admitted Asset)	3,034,563			3,034,563	X X X		X X X	370,278	X X X	371,820
REAL ESTATE												
19		Home Office Property (General Account only)	7,606,802			7,606,802	0.0000		0.0750	570,510	0.0750	570,510
20		Investment Properties	1,445,960			1,445,960	0.0000		0.0750	108,447	0.0750	108,447
21		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22		Total Real Estate (Sum of Lines 19 through 21)	9,052,762			9,052,762	X X X		X X X	678,957	X X X	678,957
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
24	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
25	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
26	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
27	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
28	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
29	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
30		Total with Bond characteristics (Sum of Lines 23 through 29)		X X X	X X X		X X X		X X X		X X X	

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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	

3 4

NONE

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 COMMON STOCK												
56		Unaffiliated Public		X X X	X X X		0.0000		(d)		(d)	
57		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600	
58		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
59		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.1300		0.1300	
60		Affiliated Other-All Other		X X X	X X X		0.0000		0.1600		0.1600	
61		Total with Common Stock Characteristics (Sum of Lines 56 through 60)		X X X	X X X		X X X		X X X		X X X	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
62		Home Office Property (General Account only)		NONE				0.0000		0.0750		0.0750
63		Investment Properties		NONE				0.0000		0.0750		0.0750
64		Properties Acquired in Satisfaction of Debt		NONE				0.0000		0.1100		0.1100
65		Total with Real Estate Characteristics (Lines 62 through 64)		NONE				X X X		X X X		X X X
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66		Guaranteed Federal Low Income Housing Tax Credit		NONE				0.0003		0.0006		0.0010
67		Non-guaranteed Federal Low Income Housing Tax Credit		NONE				0.0063		0.0120		0.0190
68		State Low Income Housing Tax Credit		NONE				0.0273		0.0600		0.0975
69		All Other Low Income Housing Tax Credit		NONE				0.0273		0.0600		0.0975
70		Total LIHTC		NONE				X X X		X X X		X X X
ALL OTHER INVESTMENTS												
71		Other Invested Assets-Schedule BA		X X X	NONE			0.0000		0.1300		0.1300
72		Other Short-term Invested Assets-Schedule DA		X X X	NONE			0.0000		0.1300		0.1300
73		Total All Other (Sum of Lines 71 + 72)		X X X	NONE			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)		NONE				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)

SCHEDULE A - VERIFICATION BETWEEN YEARS
Real Estate

1. Book/adjusted carrying value, December 31, prior year	8,653,943
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	(254,935)
2.2 Totals, Part 3, Column 8	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	600,304
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	53,450
4.2 Totals, Part 3, Column 10	
5. Total profit (loss) on sales, Part 3, Column 15	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	
6.2 Totals, Part 3, Column 9	
7. Amounts received on sales, Part 3, Column 12 and Part 1, Column 13	
8. Book/adjusted carrying value at the end of current period	9,052,762
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	9,052,762
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets Column)	9,052,762

SCHEDULE B - VERIFICATION BETWEEN YEARS
Mortgage Loans

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	101,908,972
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	21,886,155
2.2 Additional investment made after acquisitions	1,001,253
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	93,747
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	17,391,170
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	107,498,957
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	107,498,957
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets Column)	107,498,957

SCHEDULE BA - VERIFICATION BETWEEN YEARS
Long-Term Invested Assets

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount	
4. Increase (decrease) by adjustment	NONE
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	25,532,520	28,060,466	25,784,447	74,062,027	14,798,463	168,237,923	30.404	176,081,389	31.732	168,237,924	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	25,532,520	28,060,466	25,784,447	74,062,027	14,798,463	168,237,923	30.404	176,081,389	31.732	168,237,924	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1				4,726,764	3,052,402	7,779,166	1.406	4,591,305	0.827	7,779,166	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals				4,726,764	3,052,402	7,779,166	1.406	4,591,305	0.827	7,779,166	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	486,241	5,296,113	11,600,634	9,322,275	8,525,386	35,230,649	6.367	34,171,857	6.158	33,238,206	1,992,443
5.2 Class 2			1,615,367			1,615,367	0.292				1,615,367
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	486,241	5,296,113	13,216,001	9,322,275	8,525,386	36,846,016	6.659	34,171,857	6.158	33,238,206	3,607,810

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	999,116		8,292,960	13,556,872	6,289,878	29,138,826	5.266	34,258,742	6.174	29,138,826	
6.2 Class 2			4,081,990	1,000,000	3,616,642	8,698,632	1.572	9,677,000	1.744	8,698,632	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5					1,750,000	1,750,000	0.316			1,750,000	
6.6 Class 6											
6.7 Totals	999,116		12,374,950	14,556,872	11,656,520	39,587,458	7.154	43,935,742	7.918	39,587,458	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	12,333,604	45,986,312	53,845,747	48,086,909	29,927,318	190,179,890	34.369	195,733,785	35.273	179,030,654	11,149,237
7.2 Class 2	7,148,018	22,757,457	47,570,362	8,138,992	17,997,048	103,611,877	18.725	100,389,594	18.091	96,381,562	7,230,314
7.3 Class 3		3,086,949	2,010,955		2,000,000	7,097,904	1.283			5,097,904	2,000,000
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	19,481,622	71,830,718	103,427,064	56,225,901	49,924,366	300,889,671	54.377	296,123,379	53.365	280,510,120	20,379,551
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

SCHEDULE D - PART 1A - SECTION 1 (continued)
 Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	39,351,481	79,342,891	99,523,788	149,754,847	62,593,447	430,566,454	77.812	X X X	X X X	417,424,776	13,141,680
10.2 Class 2	7,148,018	22,757,457	53,267,719	9,138,992	21,613,690	113,925,876	20.589	X X X	X X X	105,080,194	8,845,681
10.3 Class 3		3,086,949	2,010,955		2,000,000	7,097,904	1.283	X X X	X X X	5,097,904	2,000,000
10.4 Class 4								X X X	X X X		
10.5 Class 5					1,750,000	(c) 1,750,000	0.316	X X X	X X X	1,750,000	
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	46,499,499	105,187,297	154,802,462	158,893,839	87,957,137	(b) 553,340,234	100.000	X X X	X X X	529,352,874	23,987,361
10.8 Line 10.7 as a % of Col. 6	8.403	19.010	27.976	28.715	15.896	100.000	X X X	X X X	X X X	95.665	4.335
11. Total Bonds Prior Year											
11.1 Class 1	23,217,325	82,672,975	124,362,678	159,943,374	54,640,727	X X X	X X X	444,837,079	80.165	428,939,405	15,897,676
11.2 Class 2	1,000,000	20,621,077	58,785,932	10,661,582	18,998,002	X X X	X X X	110,066,593	19.835	100,841,737	9,224,856
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	24,217,325	103,294,052	183,148,610	170,604,956	73,638,729	X X X	X X X	(b) 554,903,672	100.000	529,781,142	25,122,532
11.8 Line 11.7 as a % of Col. 8	4.364	18.615	33.005	30.745	13.271	X X X	X X X	100.000	X X X	95.473	4.527
12. Total Publicly Traded Bonds											
12.1 Class 1	38,485,357	77,114,447	96,087,016	147,067,338	58,670,618	417,424,776	75.437	428,939,405	77.300	417,424,776	X X X
12.2 Class 2	7,148,018	19,551,057	47,628,438	9,138,992	21,613,691	105,080,196	18.990	100,841,737	18.173	105,080,196	X X X
12.3 Class 3		3,086,949	2,010,955			5,097,904	0.921			5,097,904	X X X
12.4 Class 4											X X X
12.5 Class 5					1,750,000	1,750,000	0.316			1,750,000	X X X
12.6 Class 6											X X X
12.7 Totals	45,633,375	99,752,453	145,726,409	156,206,330	82,034,309	529,352,876	95.665	529,781,142	95.473	529,352,876	X X X
12.8 Line 12.7 as a % of Col. 6	8.621	18.844	27.529	29.509	15.497	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.247	18.027	26.336	28.230	14.825	95.665	X X X	X X X	X X X	95.665	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	866,125	2,228,445	3,436,772	2,687,510	3,922,829	13,141,681	2.375	15,897,676	2.865	X X X	13,141,681
13.2 Class 2		3,206,400	5,639,280			8,845,680	1.599	9,224,856	1.662	X X X	8,845,680
13.3 Class 3					2,000,000	2,000,000	0.361			X X X	2,000,000
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals	866,125	5,434,845	9,076,052	2,687,510	5,922,829	23,987,361	4.335	25,122,532	4.527	X X X	23,987,361
13.8 Line 13.7 as a % of Col. 6	3.611	22.657	37.837	11.204	24.691	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.157	0.982	1.640	0.486	1.070	4.335	X X X	X X X	X X X	X X X	4.335

(a) Includes \$ 23,987,361 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

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

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

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations	25,532,520	28,060,466	25,784,447	74,062,027	14,798,463	168,237,923	30.404	176,081,389	31.732	168,237,924	
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	1.7 Totals	25,532,520	28,060,466	25,784,447	74,062,027	14,798,463	168,237,923	30.404	176,081,389	31.732	168,237,924	
2.	All Other Governments, Schedules D & DA (Group 2)											
	2.1 Issuer Obligations											
	2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	2.3 Defined											
	2.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	2.5 Defined											
	2.6 Other											
	2.7 Totals											
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
	3.1 Issuer Obligations											
	3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	3.3 Defined											
	3.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	3.5 Defined											
	3.6 Other											
	3.7 Totals											
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
	4.1 Issuer Obligations				4,726,764	3,052,402	7,779,166	1.406	4,591,305	0.827	7,779,166	
	4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	4.3 Defined											
	4.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	4.5 Defined											
	4.6 Other											
	4.7 Totals				4,726,764	3,052,402	7,779,166	1.406	4,591,305	0.827	7,779,166	
5.	Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
	5.1 Issuer Obligations		1,033,548	1,615,367		8,525,386	11,174,301	2.019	7,425,872	1.338	7,566,491	3,607,810
	5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	5.3 Defined	486,241	4,262,565	11,600,634	9,322,275		25,671,715	4.639	26,745,985	4.820	25,671,715	
	5.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	5.5 Defined											
	5.6 Other											
	5.7 Totals	486,241	5,296,113	13,216,001	9,322,275	8,525,386	36,846,016	6.659	34,171,857	6.158	33,238,206	3,607,810

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	999,116		12,374,950	14,556,872	11,656,520	39,587,458	7.154	43,935,742	7.918	39,587,459	
6.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined											
6.4 Other											
6.5 Defined											
6.6 Other											
6.7 Totals	999,116		12,374,950	14,556,872	11,656,520	39,587,458	7.154	43,935,742	7.918	39,587,459	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	19,481,621	71,830,719	100,427,064	56,225,901	49,924,366	297,889,671	53.835	293,123,381	52.824	280,510,121	17,379,551
7.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES			3,000,000			3,000,000	0.542	3,000,000	0.541		3,000,000
7.3 Defined											
7.4 Other											
7.5 Defined											
7.6 Other											
7.7 Totals	19,481,621	71,830,719	103,427,064	56,225,901	49,924,366	300,889,671	54.377	296,123,381	53.365	280,510,121	20,379,551
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined											
9.4 Other											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	46,013,257	100,924,733	140,201,828	149,571,564	87,957,137	524,668,519	94.818	X X X	X X X	503,681,161	20,987,361
10.2 Single Class Mortgage-Backed/Asset-Backed Securities			3,000,000			3,000,000	0.542	X X X	X X X		3,000,000
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	486,241	4,262,565	11,600,634	9,322,275		25,671,715	4.639	X X X	X X X	25,671,715	
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	46,499,498	105,187,298	154,802,462	158,893,839	87,957,137	553,340,234	100.000	X X X	X X X	529,352,876	23,987,361
10.8 Line 10.7 as a % of Col. 6	8.403	19.010	27.976	28.715	15.896	100.000	X X X	X X X	X X X	95.665	4.335
11. Total Bonds Prior Year											
11.1 Issuer Obligations	23,676,393	100,334,572	167,215,470	160,292,524	73,638,730	X X X	X X X	525,157,689	94.639	503,035,157	22,122,532
11.2 Single Class Mortgage-Backed/Asset-Backed Securities			3,000,000			X X X	X X X	3,000,000	0.541		3,000,000
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	540,932	2,959,480	12,933,141	10,312,432		X X X	X X X	26,745,985	4.820	26,745,985	
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	24,217,325	103,294,052	183,148,611	170,604,956	73,638,730	X X X	X X X	554,903,674	100.000	529,781,142	25,122,532
11.8 Line 11.7 as a % of Col. 8	4.364	18.615	33.005	30.745	13.271	X X X	X X X	100.000	X X X	95.473	4.527
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	45,147,133	95,489,888	134,125,775	146,884,055	82,034,309	503,681,160	91.026	503,035,157	90.653	503,681,160	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	486,241	4,262,565	11,600,634	9,322,275		25,671,715	4.639	26,745,985	4.820	25,671,715	X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	45,633,374	99,752,453	145,726,409	156,206,330	82,034,309	529,352,875	95.665	529,781,142	95.473	529,352,875	X X X
12.8 Line 12.7 as a % of Col. 6	8.621	18.844	27.529	29.509	15.497	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.247	18.027	26.336	28.230	14.825	95.665	X X X	X X X	X X X	95.665	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	866,125	5,434,845	6,076,052	2,687,510	5,922,829	20,987,361	3.793	22,122,532	3.987	X X X	20,987,361
13.2 Single Class Mortgage-Backed/Asset-Backed Securities			3,000,000			3,000,000	0.542	3,000,000	0.541	X X X	3,000,000
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals	866,125	5,434,845	9,076,052	2,687,510	5,922,829	23,987,361	4.335	25,122,532	4.527	X X X	23,987,361
13.8 Line 13.7 as a % of Col. 6	3.611	22.657	37.837	11.204	24.691	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.157	0.982	1.640	0.486	1.070	4.335	X X X	X X X	X X X	X X X	4.335

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

Short - Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	13,092,722	13,092,722			
2. Cost of short-term investments acquired	127,862,673	127,862,673			
3. Increase (decrease) by adjustment	7,770	7,770			
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	121,075,848	121,075,848			
7. Book/adjusted carrying value, current year	19,887,317	19,887,317			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	19,887,317	19,887,317			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	19,887,317	19,887,317			
12. Income collected during year	886,735	886,735			
13. Income earned during year	885,930	885,930			

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(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: Bonds and Treasury Bonds Funds

NONE **Schedule DB - Part A and B Verification**

NONE **Schedule DB - Part C, D and E Verification**

NONE **Schedule DB - Part F - Section 1**

NONE

Schedule DB - Part F - Section 2

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
731817	5521	GA	2005	25,000	2,340	25,000	Material misrepresentation
740205	6496	GA	2007	24,108	1,602	24,108	Material misrepresentation
740320	6723	GA	2007	10,000	1,074	10,000	Material misrepresentation
741233	6178	NC	2006	10,000	424	10,000	Material misrepresentation
741664	6761	VA	2007	3,000	567	3,000	Material misrepresentation
741967	7088	IA	2007	10,000	1,409	10,000	Material misrepresentation
742966	6712	HI	2007	40,000	788	40,000	Material misrepresentation
743203	6578	VA	2006	26,000	716	26,000	Material misrepresentation
743852	6208	MI	2007	20,000	961	20,000	Material misrepresentation
744293	7086	NM	2007	100,000	2,846	100,000	Material misrepresentation
745080	6377	OK	2006	5,000	202	5,000	Material misrepresentation
745412	7122	WV	2007	4,900	809	4,900	Material misrepresentation
746995	7088	IA	2007	10,000	572	10,000	Material misrepresentation
747402	6775	IL	2007	10,000	215	10,000	Material misrepresentation
748106	7062	AL	2007	900	142	900	Material misrepresentation
748632	6783	IL	2007	20,000	59	20,000	Material misrepresentation
750179	7288	LA	2007	8,000	54	8,000	Material misrepresentation
750531	7338	IA	2007	3,600	101	3,600	Material misrepresentation
0199999 Subtotal - Disposed - Death Claims - Ordinary				330,508	14,881	330,508	X X X
GP01	MBA02-075	CO	2002	250,000	39	250,000	Suicide Provision/Contestable
0399999 Subtotal - Disposed - Death Claims - Group				250,000	39	250,000	X X X
0599999 Subtotals - Disposed - Death Claims				580,508	14,920	580,508	X X X
2699999 Subtotals - Claims Disposed of During Current Year				580,508	14,920	580,508	X X X
443551	7108	PA	1998	30,000	167	30,000	Misrepresentation of Health History
616650	3322	GA	1993	25,000	31	25,000	Misrepresentation of Health History
714473	1225	SC	2000	15,000	57	15,000	Misrepresentation of Health History
743891	7053	FL	2007	75,000	6,574	75,000	Misrepresentation of Health History
745910	7499	MI	2007	3,500	1,814	3,500	Misrepresentation of Health History
746549	6878	WA	2007	50,000	340	50,000	Misrepresentation of Health History
2799999 Subtotal - Claims Resisted - Death Claims - Ordinary				198,500	8,983	198,500	X X X
GP01	MBA03-341	VA	2003	100,000	192	100,000	Material Misrepresentation/Contestable
GP01	MBA07-137	GA	2007	10,000		10,000	Divorce no coverage
GP01	MBA06-614	GA	2007	250,000	17	250,000	Material Misrepresentation/Contestable
GP01	MBA07-508	FL	2007	6,000		6,000	Divorce no coverage
GP01	MBA07-477	CA	2007	20,000		20,000	Benefits payable for accidental death only
GP01	MBA06-097	GA	2007	150,000	65	150,000	Material Misrepresentation/Contestable
GP01	MBA06-201	NM	2007	50,000	84	50,000	Suicide Provision/Contestable
2999999 Subtotal - Claims Resisted - Death Claims - Group				586,000	358	586,000	X X X
3199999 Subtotals - Claims Resisted - Death Claims				784,500	9,341	784,500	X X X
GP01	MBA06-532	MD	2007	2,500		2,500	Cause of death undetermined
3499999 Subtotal - Additional Accidental Death Benefit Claims - Group				2,500		2,500	X X X
3699999 Subtotals - Resisted - Additional Accidental Death Benefit				2,500		2,500	X X X
5299999 Subtotals - Claims Resisted During Current Year				787,000	9,341	787,000	X X X
5399999 Totals				1,367,508	24,261	1,367,508	X X X

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	1,412,907	X X X	1,412,068	X X X		X X X		X X X		X X X		X X X		X X X		X X X	839	X X X
2. Premiums earned	1,414,942	X X X	1,414,071	X X X		X X X		X X X		X X X		X X X		X X X		X X X	871	X X X
3. Incurred claims	1,382,043	97.7	1,379,227	97.5													2,816	323.3
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,382,043	97.7	1,379,227	97.5													2,816	323.3
6. Increase in contract reserves	(22,838)	(1.6)	(22,838)	(1.6)														
7. Commissions (a)	9,026	0.6	9,016	0.6													10	1.1
8. Other general insurance expenses	197,934	14.0	196,470	13.9													1,464	168.1
9. Taxes, licenses and fees	24,550	1.7	24,550	1.7														
10. Total other expenses incurred	231,510	16.4	230,036	16.3													1,474	169.2
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(175,773)	(12.4)	(172,354)	(12.2)													(3,419)	(392.5)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(175,773)	(12.4)	(172,354)	(12.2)													(3,419)	(392.5)

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DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 through 1103 + 1198) (Line 11 above)																		

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	16,879	16,859							20
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	16,879	16,859							20
5. Total premium reserves, prior year	18,914	18,862							52
6. Increase in total premium reserves	(2,035)	(2,003)							(32)
B. Contract Reserves:									
1. Additional reserves	453,123	453,123							
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	453,123	453,123							
4. Total contract reserves, prior year	475,961	475,961							
5. Increase in contract reserves	(22,838)	(22,838)							
C. Claim Reserves and Liabilities:									
1. Total current year	988,075	982,075							6,000
2. Total prior year	801,616	795,616							6,000
3. Increase	186,459	186,459							
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	400,292	400,292							
1.2. On claims incurred during current year	795,292	792,476							2,816
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	480,740	480,740							
2.2. On claims incurred during current year	507,335	501,335							6,000
3. Test:									
3.1. Lines 1.1 and 2.1	881,032	881,032							
3.2. Claim reserves and liabilities, December 31, prior year	801,616	795,616							6,000
3.3. Line 3.1 minus Line 3.2	79,416	85,416							(6,000)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	67,189	67,189							
2. Premiums earned	69,192	69,192							
3. Incurred claims	272,515	272,515							
4. Commissions	9,016	9,016							
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred Claims	1,106,712		2,816	1,109,528
2. Beginning Claim Reserves and Liabilities	368,288		6,000	374,288
3. Ending Claim Reserves and Liabilities	404,513		6,000	410,513
4. Claims Paid	1,070,487		2,816	1,073,303
B. Assumed Reinsurance:				
5. Incurred Claims			272,515	272,515
6. Beginning Claim Reserves and Liabilities			427,328	427,328
7. Ending Claim Reserves and Liabilities			577,562	577,562
8. Claims Paid			122,281	122,281
C. Ceded Reinsurance:				
9. Incurred Claims				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
D. Net:				
13. Incurred Claims	1,106,712		275,331	1,382,043
14. Beginning Claim Reserves and Liabilities	368,288		433,328	801,616
15. Ending Claim Reserves and Liabilities	404,513		583,562	988,075
16. Claims Paid	1,070,487		125,097	1,195,584
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	1,106,712		275,331	1,382,043
18. Beginning Reserves and Liabilities	368,288		433,328	801,616
19. Ending Reserves and Liabilities	404,513		583,562	988,075
20. Paid Claims and Cost Containment Expenses	1,070,487		125,097	1,195,584

SCHEDULE S - PART 1 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
25364 67121	13-1675535 95-1060502	07/01/1988 01/01/1994	Swiss Re Life & Health America, Inc Transamerica Occidental	Armonk, New York Los Angeles, California	CO/G COFW/G	63,224 3,965	16,859	666,879	53,404 310,402		497,532
0299999 Totals, Non-Affiliates						67,189	16,859	666,879	363,806		497,532
0399999 Totals						67,189	16,859	666,879	363,806		497,532

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SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of

December 31, Current Year

1	2	3	4	5	6	7
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Location	Paid Losses	Unpaid Losses
65676	35-0472300	09/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	76,300	
65676	35-0472300	06/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	25,000	
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Fort Wayne, Indiana		25,000
88099	75-1608507	08/15/1999	Optimum Re	Dallas, Texas	50,000	
88099	75-1608507	12/01/2003	Optimum Re	Dallas, Texas	26,000	
25364	13-1675535	05/01/1981	Swiss Re Life & Health America, Inc	Armonk, New York	229,176	
25364	13-1675535	05/01/2002	Swiss Re Life & Health America, Inc	Armonk, New York	428,319	180,000
25364	13-1675535	04/01/1997	Swiss Re Life & Health America, Inc	Armonk, New York	341,715	
25364	13-1675535	01/01/2004	Swiss Re Life & Health America, Inc	Armonk, New York	112,978	92,016
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	972,962	3,917,783
0299999 Life and Annuity, Totals, Non-Affiliates					2,262,450	4,214,799
0399999 Life and Annuity, Totals					2,262,450	4,214,799
0799999 Life and Annuity and Accident and Health, Totals					2,262,450	4,214,799

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 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
97071	13-3126819	12/01/2003	Generali USA Life Reassurance Company	Kansas City, Missouri	YRT/I	6,203,360	81,817	81,055	85,306				
97071	13-3126819	12/01/2003	Generali USA Life Reassurance Company	Kansas City, Missouri	CO/I	25,000	135	125					
25364	13-1675535	05/01/1981	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	51,064,306	237,235	241,964	295,487				
25364	13-1675535	04/01/1977	Swiss Re Life & Health America, Inc	Armonk, New York	CO/I	375,000	401						
25364	13-1675535	04/01/1997	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	131,967,811	398,165	418,310	307,098				
25364	13-1675535	05/01/2002	Swiss Re Life & Health America, Inc	Armonk, New York	CO/I	549,303,451	7,021,287	5,411,705	1,524,337				
25364	13-1675535	01/01/2004	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	179,885,273	405,008	240,407	112,557				
65676	35-0472300	09/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	YRT/I	90,854,074	395,999	400,364	378,869				
65676	35-0472300	06/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	7,763,036	48,028	45,544	25,773				
65676	35-0472300	07/01/2000	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	7,137,416	120,453	119,865	16,086				
65676	35-0472300	12/01/2001	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	10,805,953	130,099	111,483	20,637				
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Fort Wayne, Indiana	YRT/I	2,799,555	9,881	9,853	11,384				
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	2,407,067	10,384	15,192	14,997				
65676	35-0472300	07/01/1998	Lincoln National Life Insurance Company	Fort Wayne, Indiana	ADB/I				55,106				
65676	35-0472300	08/01/1998	Lincoln National Life Insurance Company	Fort Wayne, Indiana	ADB/I				19,151				
65676	35-0472300	10/01/2001	Lincoln National Life Insurance Company	Fort Wayne, Indiana	YRT/I	119,625	28,435	34,721					
90670	43-1178580	05/01/1984	Scottish Re Life Corporation	Wilmington, Delaware	YRT/I	5,610,658	41,195	39,241	49,230				
90670	43-1178580	09/01/1981	Scottish Re Life Corporation	Wilmington, Delaware	CO/I	8,234,671	65,558	79,833	26,987				
25364	13-1675535	06/01/1986	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	100,000	595						
25364	13-1675535	01/01/1994	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	161,557	815	823					
86258	13-2572994	04/01/1987	General RE Life Corporation	Stamford, Connecticut	YRT/I	135,000			154				
86258	13-2572994	08/15/2002	General RE Life Corporation	Stamford, Connecticut	CO/I	4,401,500	26,818	26,209	14,675				
90670	43-1178580	01/01/1993	Scottish Re Life Corporation	Wilmington, Delaware	YRT/I	3,432,333	27,852	29,262	28,317				
88099	75-1608507	01/01/1993	Optimum Re	Dallas, Texas	YRT/I	1,817,034	16,176	12,022	43,024				
88099	75-1608507	01/01/1993	Optimum Re	Dallas, Texas	CO/I	3,320,485	35,990	38,934	24,267				
88099	75-1608507	08/15/1999	Optimum Re	Dallas, Texas	CO/I	5,700,568	109,769	89,793	27,514				
93572	43-1235868	11/01/1994	RGA Reinsurance Company	Chesterfield, Missouri	YRT/I	5,033,162	20,104	22,044	25,402				
65676	35-0472300	03/02/1987	Special Pooled Risk Administrators	Fort Wayne, Indiana	CAT/I				12,000				
65676	35-0472300	01/01/2003	Special Pooled Risk Administrators	Fort Wayne, Indiana	CAT/G				12,000				
67121	95-1060502	01/01/1994	Transamerica Occidental Life Insurance Comp	Charlotte, North Carolina	YRT/I	53,279	623	581	1,213				
67121	95-1060502	01/01/1994	Transamerica Occidental Life Insurance Comp	Charlotte, North Carolina	CO/I	2,015,111	23,906	21,409	5,757				
64645	35-0413330	01/01/1998	Indianapolis Life Insurance Company	Indianapolis, Indiana	YRT/I	1,613,500	8,422	6,361	5,591				
64645	35-0413330	01/01/1998	Indianapolis Life Insurance Company	Indianapolis, Indiana	CO/I	170,857,541	1,333,040	1,267,990	323,334				
64645	35-0413330	01/01/1998	Indianapolis Life Insurance Company	Indianapolis, Indiana	DIS/I		29,879	30,875					
65242	35-0457540	01/01/1998	Lafayette Life Insurance Company	Lafayette, Indiana	ACO/I		1,012,222	2,008,030	10,600				
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	YRT/I	144,744	36,759	23,556	(3,325)				
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	CO/G	9,114,662,068	13,514,629	14,055,367	16,687,688				
0299999 Authorized General Account, Non-Affiliates						10,368,004,138	25,191,679	24,882,918	20,161,216				
0399999 Total Authorized General Account						10,368,004,138	25,191,679	24,882,918	20,161,216				
60009	72-1267013	05/01/1997	Southern National Life Insurance Company	Baton Rouge, Louisiana	YRT/I	1,264,341	1,657	1,604	2,989				
0599999 Unauthorized General Account, Non-Affiliates						1,264,341	1,657	1,604	2,989				

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 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
0699999	Total Unauthorized General Account					1,264,341	1,657	1,604	2,989				
0799999	Total Authorized and Unauthorized General Account					10,369,268,479	25,193,336	24,884,522	20,164,205				
<div style="display: flex; justify-content: space-between; padding: 0 10px;"> 5 7 . 1 </div>													
1599999	Totals					10,369,268,479	25,193,336	24,884,522	20,164,205				

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	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		
NONE												

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

	1 2007	2 2006	3 2005	4 2004	5 2003
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	20,164	21,429	22,927	21,905	20,321
2. Commissions and reinsurance expense allowances	4,707	4,701	5,014	5,128	5,352
3. Contract claims	14,780	16,690	14,516	14,001	13,869
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders	1	1	1	1	1
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts	970	2,225	1,795	1,078	898
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	2,616	3,311	4,977	5,309	4,398
9. Aggregate reserves for life and accident and health contracts	11,679	10,709	8,484	6,688	5,610
10. Liability for deposit-type contracts	13,515	14,055	16,651	19,419	20,489
11. Contract claims unpaid	4,215	5,461	5,673	5,960	4,648
12. Amounts recoverable on reinsurance	2,262	1,718	1,643	5,707	1,974
13. Experience rating refunds due or unpaid	553				
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid	716	714	714	803	791
16. Unauthorized reinsurance offset	2	2	2	2	2
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)					
18. Letters of credit (L)					
19. Trust agreements (T)					
20. Other (O)					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	755,127,824		755,127,824
2. Reinsurance ceded (Line 14)	4,049,697	(4,049,697)	
3. Premiums and considerations (Line 13)	10,494,917	2,615,624	13,110,541
4. Net credit for ceded reinsurance	X X X	32,232,503	32,232,503
5. All other admitted assets (balance)	16,926,360		16,926,360
6. Total assets excluding Separate Accounts (Line 24)	786,598,798	30,798,430	817,397,228
7. Separate Account assets (Line 25)			
8. Total assets (Line 26)	786,598,798	30,798,430	817,397,228
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	592,237,821	11,678,707	603,916,528
10. Liability for deposit-type contracts (Line 3)	60,927,715	13,514,629	74,442,344
11. Claim reserves (Line 4)	7,642,948	4,214,799	11,857,747
12. Policyholder dividends/reserves (Lines 5 through 7)	6,601,225		6,601,225
13. Premium & annuity considerations received in advance (Line 8)	56,086		56,086
14. Other contract liabilities (Line 9)	6,472,780	1,391,952	7,864,732
15. Reinsurance in unauthorized companies (Line 24.2)	1,657	(1,657)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)			
17. All other liabilities (balance)	24,701,195		24,701,195
18. Total liabilities excluding Separate Accounts (Line 26)	698,641,427	30,798,430	729,439,857
19. Separate Account liabilities (Line 27)			
20. Total liabilities (Line 28)	698,641,427	30,798,430	729,439,857
21. Capital & surplus (Line 38)	87,957,371	X X X	87,957,371
22. Total liabilities, capital & surplus (Line 39)	786,598,798	30,798,430	817,397,228
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	11,678,707		
24. Claim reserves	4,214,799		
25. Policyholder dividends/reserves			
26. Premium & annuity considerations received in advance			
27. Liability for deposit-type contracts	13,514,629		
28. Other contract liabilities	1,391,952		
29. Reinsurance ceded assets	4,049,697		
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables	34,849,784		
32. Premiums and considerations	2,615,624		
33. Reinsurance in unauthorized companies	1,657		
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets			
36. Total ceded reinsurance payables/offsets	2,617,281		
37. Total net credit for ceded reinsurance	32,232,503		

**SCHEDULE T - PART 2
INTERSTATE COMPACT PRODUCTS - EXHIBIT OF PREMIUMS WRITTEN**

Allocated By States and Territories

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	1,580,168	4,023				1,584,191
2. Alaska	AK	231,727					231,727
3. Arizona	AZ	1,189,268	3,900				1,193,168
4. Arkansas	AR	1,002,205	2,304				1,004,508
5. California	CA	6,368,557	49,139				6,417,697
6. Colorado	CO	1,474,709	10,758				1,485,467
7. Connecticut	CT	324,526	67,633				392,159
8. Delaware	DE	131,104					131,104
9. District of Columbia	DC	269,898					269,898
10. Florida	FL	5,863,035	37,961				5,900,996
11. Georgia	GA	3,079,741	109,331				3,189,072
12. Hawaii	HI	1,015,474	2,176				1,017,650
13. Idaho	ID	198,651					198,651
14. Illinois	IL	1,133,480	720				1,134,200
15. Indiana	IN	657,827	187,484				845,311
16. Iowa	IA	198,483					198,483
17. Kansas	KS	438,930	600				439,530
18. Kentucky	KY	661,152	3,380				664,532
19. Louisiana	LA	1,600,366	5,384				1,605,750
20. Maine	ME	167,952					167,952
21. Maryland	MD	1,342,473	2,400				1,344,873
22. Massachusetts	MA	516,024	92,494				608,519
23. Michigan	MI	780,415					780,415
24. Minnesota	MN	248,171					248,171
25. Mississippi	MS	735,702	144,663				880,365
26. Missouri	MO	615,807	2,467				618,274
27. Montana	MT	95,394					95,394
28. Nebraska	NE	173,900					173,900
29. Nevada	NV	550,952	3,637				554,589
30. New Hampshire	NH	296,594	188				296,782
31. New Jersey	NJ	287,557					287,557
32. New Mexico	NM	811,975	240				812,215
33. New York	NY	491,641	2,500				494,141
34. North Carolina	NC	2,196,693	45,407				2,242,100
35. North Dakota	ND	80,947					80,947
36. Ohio	OH	1,179,214	90,470				1,269,684
37. Oklahoma	OK	1,171,248	3,200				1,174,448
38. Oregon	OR	285,217	1,765				286,982
39. Pennsylvania	PA	908,207	7,750				915,957
40. Rhode Island	RI	457,003	48,502				505,505
41. South Carolina	SC	1,316,292	45,939				1,362,231
42. South Dakota	SD	90,423					90,423
43. Tennessee	TN	1,862,233	677,864				2,540,098
44. Texas	TX	9,108,049	179,132	839			9,288,019
45. Utah	UT	449,897	933				450,830
46. Vermont	VT	109,337	4,400				113,737
47. Virginia	VA	4,485,953	181,000				4,666,953
48. Washington	WA	1,477,670	12,533				1,490,203
49. West Virginia	WV	242,506					242,506
50. Wisconsin	WI	227,025					227,025
51. Wyoming	WY	123,347	56,593				179,940
52. American Samoa	AS	1,402					1,402
53. Guam	GU	183,288					183,288
54. Puerto Rico	PR	48,482					48,482
55. US Virgin Islands	VI	4,931					4,931
56. Northern Mariana Islands	MP	1,401					1,401
57. Canada	CN	935					935
58. Aggregate Other Alien	OT	1,378,935	28,945				1,407,880
59. Totals		61,924,497	2,117,814	839			64,043,150

NONE

Schedule Y - Part 2

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.

Responses

MARCH FILING

- | | |
|--|-----|
| 1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? | YES |
| 3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? | YES |
| 4. Will an actuarial opinion be filed by March 1? | YES |

APRIL FILING

- | | |
|---|-----|
| 5. Will the Management's Discussion and Analysis be filed by April 1? | YES |
| 6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? | YES |
| 8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? | YES |

JUNE FILING

- | | |
|---|-----|
| 9. Will an audited financial report be filed by June 1? | YES |
|---|-----|

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

MARCH FILING

- | | |
|---|-----|
| 10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the the state of domicile and the NAIC by March 1? | NO |
| 12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1? | NO |
| 14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1? | YES |
| 15. Will the Workers' Compensation Carve-Out Supplement be filed by March 1? | NO |
| 16. Will the Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 17. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |

APRIL FILING

- | | |
|---|-----|
| 18. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 19. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | YES |
| 20. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 21. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |

Explanation:

Bar code:



6396720074200000



6396720073600000



6396720074900000



6396720073710000



6396720074950000



6396720073650000



6396720073300000



6396720072300000



63967200746500100

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2007

(To Be Filed By March 1)

Of The Government Personnel Mutual Life Insurance Company Insurance Company
 Address (City, State, Zip Code) 2211 N.E. Loop 410, San Antonio, TX 78217
 NAIC Group Code 0000 NAIC Company Code 63967 Employers' ID Number 74-0651020

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2003	2 2004	3 2005	4 2006	5 2007(a)
1. Prior	416	184	706	161	(12)
2. 2003	560	370	40	16	14
3. 2004	X X X	681	359	46	16
4. 2005	X X X	X X X	737	335	42
5. 2006	X X X	X X X	X X X	793	348
6. 2007	X X X	X X X	X X X	X X X	784

Section B - Other Accident and Health

1. Prior	3				
2. 2003					
3. 2004	X X X				
4. 2005	X X X	X X X			
5. 2006	X X X	X X X	X X X		
6. 2007	X X X	X X X	X X X	X X X	2

Section C - Credit Accident and Health

1. Prior					
2. 2003					
3. 2004	X X X				
4. 2005	X X X	X X X			
5. 2006	X X X	X X X	X X X		
6. 2007	X X X	X X X	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

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2003	2 2004	3 2005	4 2006	5 2007
1. Prior	XXX	XXX			
2. 2003	XXX	XXX			
3. 2004	XXX				
4. 2005	XXX	XXX			
5. 2006	XXX	XXX	XXX		
6. 2007	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	XXX	XXX			
2. 2003	XXX	XXX			
3. 2004	XXX				
4. 2005	XXX	XXX			
5. 2006	XXX	XXX	XXX		
6. 2007	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior	XXX	XXX			
2. 2003	XXX	XXX			
3. 2004	XXX				
4. 2005	XXX	XXX			
5. 2006	XXX	XXX	XXX		
6. 2007	XXX	XXX	XXX	XXX	

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

Section A - Group and Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2003	2 2004	3 2005	4 2006	5 2007
1. 2003	1,098	1,026	1,005	X X X	X X X
2. 2004	X X X	1,255	1,134	1,121	X X X
3. 2005	X X X	X X X	1,199	1,166	1,157
4. 2006	X X X	X X X	X X X	1,240	1,254
5. 2007	X X X	X X X	X X X	X X X	1,176

Section B - Other Accident and Health

1. 2003	6	3	3	X X X	X X X
2. 2004	X X X	6	6	6	X X X
3. 2005	X X X	X X X	6	6	6
4. 2006	X X X	X X X	X X X	6	7
5. 2007	X X X	X X X	X X X	X X X	8

Section C - Credit Accident and Health

1. 2003				X X X	X X X
2. 2004	X X X				X X X
3. 2005	X X X	X X X			
4. 2006	X X X	X X X	X X X		
5. 2007	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

Year 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 2003	2 2004	3 2005	4 2006	5 2007
1. 2003	X X X	X X X			
2. 2004	X X X	1,255	1,134	1,121	
3. 2005	X X X	X X X	1,199	1,166	1,157
4. 2006	X X X	X X X	X X X	1,240	1,254
5. 2007	X X X	X X X	X X X	X X X	1,176

Section B - Other Accident and Health

1. 2003	X X X	X X X	3		
2. 2004	X X X	6	6	6	
3. 2005	X X X	X X X	6	6	6
4. 2006	X X X	X X X	X X X	6	7
5. 2007	X X X	X X X	X X X	X X X	8

Section C - Credit Accident and Health

1. 2003	X X X	X X X			
2. 2004	X X X				
3. 2005	X X X	X X X			
4. 2006	X X X	X X X	X X X		
5. 2007	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	Other	5,003
3. Individual annuity	Other	417
4. Supplementary contracts		148
5. Credit life		
6. Group life	Other	1,306
7. Group annuities		
8. Group accident and health	Various	982
9. Credit accident and health		
10. Other accident and health	Other	6
11. Total		7,862

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