

ANNUAL STATEMENT



63967200920100100

For the Year Ended December 31, 2009
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 United States

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 or Town, State and Zip Code)

Main Administrative Office: 2211 N.E. Loop 410
(Street and Number)

San Antonio, TX 78217 210-357-2222
(City or Town, 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 or P.O. Box) (City or Town, 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 or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address: www.gpmlife.com

Statutory Statement Contact: Lourdes Mendoza 210-357-2222 X2809
(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, General 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>William Martin Hoffman</u>	<u>Sr. Vice President-Info. 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>	<u>Peter John Hennessey IV</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)
Peter John Hennessey III
(Printed Name)
1.
Chairman of the Board, President and CEO
(Title)

(Signature)
Charles Alan Ferguson
(Printed Name)
2.
Sr. VP, General Counsel and Secretary
(Title)

(Signature)
Maria de Lourdes Mendoza
(Printed Name)
3.
Vice President and Treasurer
(Title)

Subscribed and sworn to (or affirmed) before me on this
 day of February, 2010, by

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



63967200943001100

**DIRECT BUSINESS IN THE STATE OF: ALABAMA
DURING THE YEAR 2009**

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	1,175,876				478,387				1,654,263	
2. Annuity considerations	1,539								1,539	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,177,415				478,387				1,655,802	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	23,924								23,924	
6.2 Applied to pay renewal premiums	1,060								1,060	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	72,275								72,275	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	97,259								97,259	
Annuities:										
7.1 Paid in cash or left on deposit	2,051								2,051	
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)	2,051								2,051	
8. Grand Totals (Lines 6.5 plus Line 7.4)	99,310								99,310	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	799,220				405,654				1,204,874	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	169,981								169,981	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,122								2,122	
15. Total	971,323				405,654				1,376,977	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	91,640			6	286,751			17	378,391
17. Incurred during current year	99	809,901			21	385,943			120	1,195,844
Settled during current year:										
18.1 By payment in full	95	799,220			22	405,654			117	1,204,874
18.2 By payment on compromised claims										
18.3 Total paid	95	799,220			22	405,654			117	1,204,874
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	95	799,220			22	405,654			117	1,204,874
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	15	102,321			5	267,040			20	369,361
POLICY EXHIBIT										
20. In force December 31, prior year	2,384	42,660,390	(a)			240,016,248			2,384	282,676,638
21. Issued during year	175	7,506,143							175	7,506,143
22. Other changes to in force (Net)	(228)	(2,725,375)				1,049,308			(228)	(1,676,067)
23. In force December 31, current year	2,331	47,441,158	(a)			241,065,556			2,331	288,506,714

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	50,341		50,680				35,185		34,048	
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.)	50,341		50,680				35,185		34,048	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943002100

**DIRECT BUSINESS IN THE STATE OF: ALASKA
DURING THE YEAR 2009**

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	42,916				137,164				180,080	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	42,916				137,164				180,080	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,150								2,150	
6.2 Applied to pay renewal premiums	409								409	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,181								12,181	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,740								14,740	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14,740								14,740	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	115,156				109,749				224,905	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	4,700								4,700	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	119,856				109,749				229,605	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	115,156				109,749			4	224,905
Settled during current year:										
18.1 By payment in full	4	115,156				109,749			4	224,905
18.2 By payment on compromised claims										
18.3 Total paid	4	115,156				109,749			4	224,905
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	115,156				109,749			4	224,905
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	97	4,494,168	(a)			115,300,887			97	119,795,055
21. Issued during year										
22. Other changes to in force (Net)	(8)	(309,165)				(7,109,549)			(8)	(7,418,714)
23. In force December 31, current year	89	4,185,003	(a)			108,191,338			89	112,376,341

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	6,387		6,463				2,827		2,736	
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.)	6,387		6,463				2,827		2,736	

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



63967200943003100

**DIRECT BUSINESS IN THE STATE OF: ARIZONA
DURING THE YEAR 2009**

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	708,765				419,465				1,128,230	
2. Annuity considerations	54,485								54,485	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	763,250				419,465				1,182,715	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	21,009								21,009	
6.2 Applied to pay renewal premiums	4,255								4,255	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	95,428								95,428	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	120,692								120,692	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	120,692								120,692	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	248,404				126,470				374,874	
10. Matured endowments										
11. Annuity benefits	9,994								9,994	
12. Surrender values and withdrawals for life contract	290,950								290,950	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	4,558								4,558	
15. Total	553,906				126,470				680,376	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	11,931			4	267,724			6	279,655
17. Incurred during current year	28	287,253			19	(111,719)			47	175,534
Settled during current year:										
18.1 By payment in full	26	248,404			21	126,470			47	374,874
18.2 By payment on compromised claims										
18.3 Total paid	26	248,404			21	126,470			47	374,874
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	26	248,404			21	126,470			47	374,874
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	4	50,780			2	29,535			6	80,315
POLICY EXHIBIT										
20. In force December 31, prior year	1,218	63,487,002	(a)			251,678,312			1,218	315,165,314
21. Issued during year	38	8,038,600							38	8,038,600
22. Other changes to in force (Net)	(82)	(5,135,046)				(12,325,753)			(82)	(17,460,799)
23. In force December 31, current year	1,174	66,390,556	(a)			239,352,559			1,174	305,743,115

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	29,012		29,612				19,564		18,932	
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.)	29,012		29,612				19,564		18,932	

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



63967200943004100

**DIRECT BUSINESS IN THE STATE OF: ARKANSAS
DURING THE YEAR 2009**

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	863,782				160,056				1,023,838	
2. Annuity considerations	15,126								15,126	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	878,908				160,056				1,038,964	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	16,149								16,149	
6.2 Applied to pay renewal premiums	2,161								2,161	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	65,454								65,454	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	83,764								83,764	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	83,764								83,764	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	486,061				24,960				511,021	
10. Matured endowments										
11. Annuity benefits	132,945								132,945	
12. Surrender values and withdrawals for life contract	172,021								172,021	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	4,787								4,787	
15. Total	795,814				24,960				820,774	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	41,943			1	16,575			7	58,518
17. Incurred during current year	45	487,618			4	23,685			49	511,303
Settled during current year:										
18.1 By payment in full	46	486,061			4	24,960			50	511,021
18.2 By payment on compromised claims										
18.3 Total paid	46	486,061			4	24,960			50	511,021
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	46	486,061			4	24,960			50	511,021
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	5	43,500			1	15,300			6	58,800
POLICY EXHIBIT										
20. In force December 31, prior year	1,639	86,963,321	(a)			96,713,010			1,639	183,676,331
21. Issued during year	57	10,003,898							57	10,003,898
22. Other changes to in force (Net)	(102)	(3,887,161)				(2,612,960)			(102)	(6,500,121)
23. In force December 31, current year	1,594	93,080,058	(a)			94,100,050			1,594	187,180,108

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	19,758		19,808				3,040		2,942	
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.)	19,758		19,808				3,040		2,942	

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



63967200943005100

**DIRECT BUSINESS IN THE STATE OF: CALIFORNIA
DURING THE YEAR 2009**

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	4,784,703				1,225,223					6,009,926
2. Annuity considerations	43,100									43,100
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,827,803				1,225,223					6,053,026
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	195,907									195,907
6.2 Applied to pay renewal premiums	60,421									60,421
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	867,128									867,128
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,123,456									1,123,456
Annuities:										
7.1 Paid in cash or left on deposit	191									191
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)	191									191
8. Grand Totals (Lines 6.5 plus Line 7.4)	1,123,647									1,123,647
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	3,196,184				1,371,156					4,567,340
10. Matured endowments										
11. Annuity benefits	513,642									513,642
12. Surrender values and withdrawals for life contract	2,682,538									2,682,538
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	80,324									80,324
15. Total	6,472,688				1,371,156					7,843,844
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	25	487,954			18	756,703			43	1,244,657
17. Incurred during current year	118	2,948,474			60	1,096,499			178	4,044,973
Settled during current year:										
18.1 By payment in full	127	3,196,184			60	1,371,156			187	4,567,340
18.2 By payment on compromised claims										
18.3 Total paid	127	3,196,184			60	1,371,156			187	4,567,340
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	127	3,196,184			60	1,371,156			187	4,567,340
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	16	240,244			18	482,046			34	722,290
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	9,858	594,546,236		(a)		795,280,711			9,858	1,389,826,947
21. Issued during year	140	17,435,042							140	17,435,042
22. Other changes to in force (Net)	(495)	(30,170,093)				(57,090,008)			(495)	(87,260,101)
23. In force December 31, current year	9,503	581,811,185		(a)		738,190,703			9,503	1,320,001,888

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	22,459	22,601		21,594	20,896
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other individual policies:					
25.1 Non-cancelable (b)					
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.)	22,459	22,601		21,594	20,896

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 4.



63967200943006100

**DIRECT BUSINESS IN THE STATE OF: COLORADO
DURING THE YEAR 2009**

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	829,505				391,057				1,220,562	
2. Annuity considerations	13,558								13,558	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	843,063				391,057				1,234,120	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	48,753								48,753	
6.2 Applied to pay renewal premiums	3,558								3,558	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	132,699								132,699	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	185,010								185,010	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	185,010								185,010	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	627,086				80,996				708,082	
10. Matured endowments										
11. Annuity benefits	46,717								46,717	
12. Surrender values and withdrawals for life contract	252,819								252,819	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	3,116								3,116	
15. Total	929,738				80,996				1,010,734	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	32,455			1	306			4	32,761
17. Incurred during current year	29	657,391			16	167,016			45	824,407
Settled during current year:										
18.1 By payment in full	27	627,086			12	80,996			39	708,082
18.2 By payment on compromised claims										
18.3 Total paid	27	627,086			12	80,996			39	708,082
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	27	627,086			12	80,996			39	708,082
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	5	62,760			5	86,326			10	149,086
POLICY EXHIBIT										
20. In force December 31, prior year	1,655	113,100,809	(a)			260,280,512			1,655	373,381,321
21. Issued during year	8	1,069,231							8	1,069,231
22. Other changes to in force (Net)	(71)	(5,281,444)				(17,792,388)			(71)	(23,073,832)
23. In force December 31, current year	1,592	108,888,596	(a)			242,488,124			1,592	351,376,720

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	16,739		17,046				19,629		18,995	
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.)	16,739		17,046				19,629		18,995	

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



63967200943007100

**DIRECT BUSINESS IN THE STATE OF: CONNECTICUT
DURING THE YEAR 2009**

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	308,804				54,911				363,715	
2. Annuity considerations	29,680								29,680	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	338,484				54,911				393,395	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	12,916								12,916	
6.2 Applied to pay renewal premiums	2,346								2,346	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	29,338								29,338	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	44,600								44,600	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	44,600								44,600	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	367,258				4,386				371,644	
10. Matured endowments										
11. Annuity benefits	467,086								467,086	
12. Surrender values and withdrawals for life contract	190,657								190,657	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,876								1,876	
15. Total	1,026,877				4,386				1,031,263	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	14,104							1	14,104
17. Incurred during current year	12	358,154			5	145,346			17	503,500
Settled during current year:										
18.1 By payment in full	12	367,258			3	4,386			15	371,644
18.2 By payment on compromised claims										
18.3 Total paid	12	367,258			3	4,386			15	371,644
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	367,258			3	4,386			15	371,644
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	1	5,000			2	140,960			3	145,960
POLICY EXHIBIT										
20. In force December 31, prior year	727	44,722,728	(a)			35,639,352			727	80,362,080
21. Issued during year	5	382,113							5	382,113
22. Other changes to in force (Net)	(40)	(3,559,593)				(842,296)			(40)	(4,401,889)
23. In force December 31, current year	692	41,545,248	(a)			34,797,056			692	76,342,304

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	4,679		4,767				7,394		7,155	
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.)	4,679		4,767				7,394		7,155	

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



63967200943008100

**DIRECT BUSINESS IN THE STATE OF: DELAWARE
DURING THE YEAR 2009**

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	32,118				82,001				114,119	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	32,118				82,001				114,119	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,266								4,266	
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	12,879								12,879	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,347								17,347	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	17,347								17,347	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	61,313				29,850				91,163	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	12,033								12,033	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	264								264	
15. Total	73,610				29,850				103,460	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	12,000			2	62,000
17. Incurred during current year	1	11,313			1	17,850			2	29,163
Settled during current year:										
18.1 By payment in full	2	61,313			2	29,850			4	91,163
18.2 By payment on compromised claims										
18.3 Total paid	2	61,313			2	29,850			4	91,163
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	61,313			2	29,850			4	91,163
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	138	2,439,840	(a)			46,363,125			138	48,802,965
21. Issued during year	2	25,611							2	25,611
22. Other changes to in force (Net)	(7)	(109,497)				(976,004)			(7)	(1,085,501)
23. In force December 31, current year	133	2,355,954	(a)			45,387,121			133	47,743,075

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	3,520		3,568				3,437		3,326	
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.)	3,520		3,568				3,437		3,326	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943009100

**DIRECT BUSINESS IN THE STATE OF: DISTRICT OF COLUMBIA
DURING THE YEAR 2009**

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	224,695				16,326				241,021	
2. Annuity considerations	50								50	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	224,745				16,326				241,071	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,802								2,802	
6.2 Applied to pay renewal premiums	84								84	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,478								23,478	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,364								26,364	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	26,364								26,364	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	101,416								101,416	
10. Matured endowments										
11. Annuity benefits	4,523								4,523	
12. Surrender values and withdrawals for life contract	91,676								91,676	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	(138)								(138)	
15. Total	197,477								197,477	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	113,005							6	113,005
Settled during current year:										
18.1 By payment in full	5	101,416							5	101,416
18.2 By payment on compromised claims										
18.3 Total paid	5	101,416							5	101,416
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	101,416							5	101,416
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	1	11,589							1	11,589
POLICY EXHIBIT										
20. In force December 31, prior year	409	23,278,697	(a)			10,676,988			409	33,955,685
21. Issued during year	2	200,000							2	200,000
22. Other changes to in force (Net)	(23)	(1,478,105)				(463,004)			(23)	(1,941,109)
23. In force December 31, current year	388	22,000,592	(a)			10,213,984			388	32,214,576

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)							3,777		3,655	
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.)							3,777		3,655	

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



63967200943010100

**DIRECT BUSINESS IN THE STATE OF: FLORIDA
DURING THE YEAR 2009**

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	3,924,239				1,706,810				5,631,049	
2. Annuity considerations	86,493								86,493	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	4,010,732				1,706,810				5,717,542	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	139,622								139,622	
6.2 Applied to pay renewal premiums	25,226								25,226	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	385,357								385,357	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	550,205								550,205	
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 plus Line 7.4)	550,210								550,210	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	2,327,314				761,145				3,088,459	
10. Matured endowments										
11. Annuity benefits	484,838								484,838	
12. Surrender values and withdrawals for life contract	1,614,714								1,614,714	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	8,331								8,331	
15. Total	4,435,197				761,145				5,196,342	
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	16	338,612			15	290,352			31	628,964
17. Incurred during current year	140	2,115,944			83	572,246			223	2,688,190
Settled during current year:										
18.1 By payment in full	141	2,327,314			91	761,145			232	3,088,459
18.2 By payment on compromised claims										
18.3 Total paid	141	2,327,314			91	761,145			232	3,088,459
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	141	2,327,314			91	761,145			232	3,088,459
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	15	127,242			7	101,453			22	228,695
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	6,259	393,343,544	(a)			899,806,004			6,259	1,293,149,548
21. Issued during year	209	22,899,230							209	22,899,230
22. Other changes to in force (Net)	(444)	(28,863,789)				(67,994,351)			(444)	(96,858,140)
23. In force December 31, current year	6,024	387,378,985	(a)			831,811,653			6,024	1,219,190,638

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	208,342		211,030				108,313		104,813	
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.)	208,342		211,030				108,313		104,813	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943011100

**DIRECT BUSINESS IN THE STATE OF: GEORGIA
DURING THE YEAR 2009**

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	2,468,409				1,005,671				3,474,080	
2. Annuity considerations	150,337								150,337	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,618,746				1,005,671				3,624,417	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	37,858								37,858	
6.2 Applied to pay renewal premiums	4,640								4,640	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	149,570								149,570	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	192,068								192,068	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	192,068								192,068	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,358,417				983,398				2,341,815	
10. Matured endowments										
11. Annuity benefits	69,130								69,130	
12. Surrender values and withdrawals for life contract	500,516								500,516	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	9,520								9,520	
15. Total	1,937,583				983,398				2,920,981	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	16	207,913			5	126,740			21	334,653
17. Incurred during current year	87	1,384,527			29	862,778			116	2,247,305
Settled during current year:										
18.1 By payment in full	88	1,358,417			30	983,398			118	2,341,815
18.2 By payment on compromised claims										
18.3 Total paid	88	1,358,417			30	983,398			118	2,341,815
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	88	1,358,417			30	983,398			118	2,341,815
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	15	234,023			4	6,120			19	240,143
POLICY EXHIBIT										
20. In force December 31, prior year	4,474	280,940,196	(a)			610,770,491			4,474	891,710,687
21. Issued during year	317	19,010,498							317	19,010,498
22. Other changes to in force (Net)	(334)	(20,589,620)				(31,097,687)			(334)	(51,687,307)
23. In force December 31, current year	4,457	279,361,074	(a)			579,672,804			4,457	859,033,878

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	77,106		77,888				138,061		133,600	
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.)	77,106		77,888				138,061		133,600	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943012100

**DIRECT BUSINESS IN THE STATE OF: HAWAII
DURING THE YEAR 2009**

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	740,185				207,344				947,529	
2. Annuity considerations	1,668								1,668	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	741,853				207,344				949,197	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	9,474								9,474	
6.2 Applied to pay renewal premiums	6,122								6,122	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	66,866								66,866	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	82,462								82,462	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	82,462								82,462	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	118,543				180,651				299,194	
10. Matured endowments										
11. Annuity benefits	20,932								20,932	
12. Surrender values and withdrawals for life contract	499,904								499,904	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,563								1,563	
15. Total	640,942				180,651				821,593	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	12,550			2	12,550
17. Incurred during current year	6	157,500			6	269,631			12	427,131
Settled during current year:										
18.1 By payment in full	4	118,543			6	180,651			10	299,194
18.2 By payment on compromised claims										
18.3 Total paid	4	118,543			6	180,651			10	299,194
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	118,543			6	180,651			10	299,194
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	2	38,957			2	101,530			4	140,487
POLICY EXHIBIT										
20. In force December 31, prior year	1,559	161,000,191	(a)			144,124,613			1,559	305,124,804
21. Issued during year	129	20,014,225							129	20,014,225
22. Other changes to in force (Net)	(128)	(17,399,915)				(17,960,466)			(128)	(35,360,381)
23. In force December 31, current year	1,560	163,614,501	(a)			126,164,147			1,560	289,778,648

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	1,623		1,648				34,931		33,802	
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.)	1,623		1,648				34,931		33,802	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943013100

**DIRECT BUSINESS IN THE STATE OF: IDAHO
DURING THE YEAR 2009**

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	99,200				88,216				187,416	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	99,200				88,216				187,416	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,687								4,687	
6.2 Applied to pay renewal premiums	176								176	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,433								13,433	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,296								18,296	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	18,296								18,296	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	105,575								105,575	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	16,482								16,482	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	122,057								122,057	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	9	110,575			1				10	110,575
Settled during current year:										
18.1 By payment in full	8	105,575			1				9	105,575
18.2 By payment on compromised claims										
18.3 Total paid	8	105,575			1				9	105,575
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	105,575			1				9	105,575
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	1	5,000							1	5,000
POLICY EXHIBIT										
20. In force December 31, prior year	185	2,434,298	(a)			61,596,249			185	64,030,547
21. Issued during year	3	20,454							3	20,454
22. Other changes to in force (Net)	(16)	(145,558)				(1,321,068)			(16)	(1,466,626)
23. In force December 31, current year	172	2,309,194	(a)			60,275,181			172	62,584,375

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,356		14,521				7,638		7,391	
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.)	14,356		14,521				7,638		7,391	

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



63967200943014100

**DIRECT BUSINESS IN THE STATE OF: ILLINOIS
DURING THE YEAR 2009**

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	783,374				350,079				1,133,453	
2. Annuity considerations	720								720	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	784,094				350,079				1,134,173	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	24,808								24,808	
6.2 Applied to pay renewal premiums	1,941								1,941	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,878								60,878	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	87,627								87,627	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	87,627								87,627	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	370,485				240,580				611,065	
10. Matured endowments									500	
11. Annuity benefits	500								500	
12. Surrender values and withdrawals for life contract	227,925								227,925	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,870								1,870	
15. Total	600,780				240,580				841,360	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	13	102,999							13	102,999
17. Incurred during current year	35	375,769			10	344,660			45	720,429
Settled during current year:										
18.1 By payment in full	37	370,485			7	240,580			44	611,065
18.2 By payment on compromised claims										
18.3 Total paid	37	370,485			7	240,580			44	611,065
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	370,485			7	240,580			44	611,065
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	11	108,283			3	104,080			14	212,363
POLICY EXHIBIT										
20. In force December 31, prior year	1,670	47,374,229	(a)			290,639,859			1,670	338,014,088
21. Issued during year	276	5,858,968							276	5,858,968
22. Other changes to in force (Net)	(150)	(4,120,140)				(5,836,443)			(150)	(9,956,583)
23. In force December 31, current year	1,796	49,113,057	(a)			284,803,416			1,796	333,916,473

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	15,304		15,339				19,491		18,861	
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.)	15,304		15,339				19,491		18,861	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943015100

**DIRECT BUSINESS IN THE STATE OF: INDIANA
DURING THE YEAR 2009**

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	449,635				181,830				631,465	
2. Annuity considerations	297,065								297,065	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	746,700				181,830				928,530	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	13,342								13,342	
6.2 Applied to pay renewal premiums	849								849	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,086								26,086	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	40,277								40,277	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	40,277								40,277	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	178,022				134,509				312,531	
10. Matured endowments	10								10	
11. Annuity benefits	24,911								24,911	
12. Surrender values and withdrawals for life contract	66,838								66,838	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	690								690	
15. Total	270,471				134,509				404,980	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	42,064			2	4,030			4	46,094
17. Incurred during current year	21	198,738			6	135,479			27	334,217
Settled during current year:										
18.1 By payment in full	17	178,032			7	134,509			24	312,541
18.2 By payment on compromised claims										
18.3 Total paid	17	178,032			7	134,509			24	312,541
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	17	178,032			7	134,509			24	312,541
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	6	62,770			1	5,000			7	67,770
POLICY EXHIBIT										
20. In force December 31, prior year	751	41,380,886	(a)			110,726,757			751	152,107,643
21. Issued during year	81	2,715,450							81	2,715,450
22. Other changes to in force (Net)	(56)	(2,670,683)				(1,909,046)			(56)	(4,579,729)
23. In force December 31, current year	776	41,425,653	(a)			108,817,711			776	150,243,364

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	15,073		15,160				14,915		14,433	
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.)	15,073		15,160				14,915		14,433	

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



63967200943016100

**DIRECT BUSINESS IN THE STATE OF: IOWA
DURING THE YEAR 2009**

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	98,835				87,455				186,290	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	98,835				87,455				186,290	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	6,575								6,575	
6.2 Applied to pay renewal premiums	1,282								1,282	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,619								13,619	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,476								21,476	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	21,476								21,476	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	51,806				239,148				290,954	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	29,606								29,606	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	81,412				239,148				320,560	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	1,519							1	1,519
17. Incurred during current year	8	59,155			5	239,148			13	298,303
Settled during current year:										
18.1 By payment in full	8	51,806			5	239,148			13	290,954
18.2 By payment on compromised claims										
18.3 Total paid	8	51,806			5	239,148			13	290,954
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	51,806			5	239,148			13	290,954
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	1	8,868							1	8,868
POLICY EXHIBIT										
20. In force December 31, prior year	165	3,144,379	(a)			58,970,335			165	62,114,714
21. Issued during year	7	88,477							7	88,477
22. Other changes to in force (Net)	(20)	(109,729)				(2,958,653)			(20)	(3,068,382)
23. In force December 31, current year	152	3,123,127	(a)			56,011,682			152	59,134,809

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,817		14,957				10,199		9,869	
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.)	14,817		14,957				10,199		9,869	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943017100

**DIRECT BUSINESS IN THE STATE OF: KANSAS
DURING THE YEAR 2009**

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	193,155				203,628					396,783
2. Annuity considerations	600									600
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	193,755				203,628					397,383
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	6,727									6,727
6.2 Applied to pay renewal premiums	3,575									3,575
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	25,506									25,506
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	35,808									35,808
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	35,808									35,808
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	209,054				359,434					568,488
10. Matured endowments										
11. Annuity benefits	5,696									5,696
12. Surrender values and withdrawals for life contract	79,445									79,445
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	294,195				359,434					653,629
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	64,800			1	64,800
17. Incurred during current year	7	213,050			4	304,426			11	517,476
Settled during current year:										
18.1 By payment in full	6	209,054			3	359,434			9	568,488
18.2 By payment on compromised claims										
18.3 Total paid	6	209,054			3	359,434			9	568,488
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	209,054			3	359,434			9	568,488
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	1	3,996			2	9,792			3	13,788
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	385	14,842,059	(a)			180,267,415			385	195,109,474
21. Issued during year	12	1,759,437							12	1,759,437
22. Other changes to in force (Net)	2	(411,673)				(10,298,437)			2	(10,710,110)
23. In force December 31, current year	399	16,189,823	(a)			169,968,978			399	186,158,801

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	18,113	18,307		18,040	17,457
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.)	18,113	18,307		18,040	17,457

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



63967200943018100

**DIRECT BUSINESS IN THE STATE OF: KENTUCKY
DURING THE YEAR 2009**

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	392,272				248,541				640,813	
2. Annuity considerations	54,119								54,119	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	446,391				248,541				694,932	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	11,840								11,840	
6.2 Applied to pay renewal premiums	722								722	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,757								35,757	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,319								48,319	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	48,319								48,319	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	85,060				89,177				174,237	
10. Matured endowments										
11. Annuity benefits	52,089								52,089	
12. Surrender values and withdrawals for life contract	190,597								190,597	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	375								375	
15. Total	328,121				89,177				417,298	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	21,750			2	140,500			5	162,250
17. Incurred during current year	16	84,810			6	(51,323)			22	33,487
Settled during current year:										
18.1 By payment in full	13	85,060			8	89,177			21	174,237
18.2 By payment on compromised claims										
18.3 Total paid	13	85,060			8	89,177			21	174,237
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	85,060			8	89,177			21	174,237
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	6	21,500							6	21,500
POLICY EXHIBIT										
20. In force December 31, prior year	774	19,971,012	(a)			196,349,342			774	216,320,354
21. Issued during year	87	1,426,350							87	1,426,350
22. Other changes to in force (Net)	(44)	(889,456)				(25,015,037)			(44)	(25,904,493)
23. In force December 31, current year	817	20,507,906	(a)			171,334,305			817	191,842,211

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	28,241		28,617				26,248		25,400	
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.)	28,241		28,617				26,248		25,400	

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



63967200943019100

**DIRECT BUSINESS IN THE STATE OF: LOUISIANA
DURING THE YEAR 2009**

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	1,321,832				238,086				1,559,918	
2. Annuity considerations	6,384								6,384	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,328,216				238,086				1,566,302	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	17,730								17,730	
6.2 Applied to pay renewal premiums	2,721								2,721	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	80,445								80,445	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	100,896								100,896	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	100,896								100,896	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	685,631				21,946				707,577	
10. Matured endowments										
11. Annuity benefits	131,184								131,184	
12. Surrender values and withdrawals for life contract	330,625								330,625	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,536								2,536	
15. Total	1,149,976				21,946				1,171,922	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	20	193,393							20	193,393
17. Incurred during current year	48	555,438			11	89,646			59	645,084
Settled during current year:										
18.1 By payment in full	59	685,631			7	21,946			66	707,577
18.2 By payment on compromised claims										
18.3 Total paid	59	685,631			7	21,946			66	707,577
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	59	685,631			7	21,946			66	707,577
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	9	63,200			4	67,700			13	130,900
POLICY EXHIBIT										
20. In force December 31, prior year	2,391	106,120,626	(a)			176,498,400			2,391	282,619,026
21. Issued during year	118	7,300,764							118	7,300,764
22. Other changes to in force (Net)	(162)	(6,516,167)				(6,077,093)			(162)	(12,593,260)
23. In force December 31, current year	2,347	106,905,223	(a)			170,421,307			2,347	277,326,530

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,737		14,998				9,688		9,375	
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.)	14,737		14,998				9,688		9,375	

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



63967200943020100

**DIRECT BUSINESS IN THE STATE OF: MAINE
DURING THE YEAR 2009**

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	69,942				65,777				135,719	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	69,942				65,777				135,719	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	14,098								14,098	
6.2 Applied to pay renewal premiums	1,529								1,529	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,356								23,356	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,983								38,983	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	38,983								38,983	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	155,571				19,950				175,521	
10. Matured endowments										
11. Annuity benefits	9,306								9,306	
12. Surrender values and withdrawals for life contract	73,502								73,502	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	558								558	
15. Total	238,937				19,950				258,887	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	12,000			1	12,000
17. Incurred during current year	10	155,571			1	7,950			11	163,521
Settled during current year:										
18.1 By payment in full	10	155,571			2	19,950			12	175,521
18.2 By payment on compromised claims										
18.3 Total paid	10	155,571			2	19,950			12	175,521
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	155,571			2	19,950			12	175,521
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	289	5,137,215	(a)			37,052,092			289	42,189,307
21. Issued during year	3	15,332							3	15,332
22. Other changes to in force (Net)	(18)	(404,208)				(3,476,887)			(18)	(3,881,095)
23. In force December 31, current year	274	4,748,339	(a)			33,575,205			274	38,323,544

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	8,213		8,293				5,627		5,445	
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.)	8,213		8,293				5,627		5,445	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943021100

**DIRECT BUSINESS IN THE STATE OF: MARYLAND
DURING THE YEAR 2009**

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	783,208				405,830				1,189,038	
2. Annuity considerations	2,350								2,350	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	785,558				405,830				1,191,388	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	32,626								32,626	
6.2 Applied to pay renewal premiums	6,926								6,926	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	109,724								109,724	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	149,276								149,276	
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 plus Line 7.4)	149,281								149,281	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	485,174				612,580				1,097,754	
10. Matured endowments										
11. Annuity benefits	48,120								48,120	
12. Surrender values and withdrawals for life contract	224,688								224,688	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	3,461								3,461	
15. Total	761,443				612,580				1,374,023	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	70,566			3	288,600			8	359,166
17. Incurred during current year	28	447,934			9	330,580			37	778,514
Settled during current year:										
18.1 By payment in full	28	485,174			9	612,580			37	1,097,754
18.2 By payment on compromised claims										
18.3 Total paid	28	485,174			9	612,580			37	1,097,754
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	485,174			9	612,580			37	1,097,754
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18)	5	33,326			3	6,600			8	39,926
POLICY EXHIBIT										
20. In force December 31, prior year	1,598	91,285,616	(a)			249,767,853			1,598	341,053,469
21. Issued during year	27	5,443,363							27	5,443,363
22. Other changes to in force (Net)	(68)	(3,854,833)				(13,148,824)			(68)	(17,003,657)
23. In force December 31, current year	1,557	92,874,146	(a)			236,619,029			1,557	329,493,175

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	27,380		27,913				43,677		42,266	
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)	27,380		27,913				43,677		42,266	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943022100

**DIRECT BUSINESS IN THE STATE OF: MASSACHUSETTS
DURING THE YEAR 2009**

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	392,709				90,641				483,350	
2. Annuity considerations	280,339								280,339	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	673,048				90,641				763,689	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	25,081								25,081	
6.2 Applied to pay renewal premiums	7,279								7,279	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	85,176								85,176	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	117,536								117,536	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	117,536								117,536	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	137,954				24,840				162,794	
10. Matured endowments										
11. Annuity benefits	488,181								488,181	
12. Surrender values and withdrawals for life contract	249,989								249,989	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	971								971	
15. Total	877,095				24,840				901,935	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	100,000			1	100,000
17. Incurred during current year	9	140,954			10	126,370			19	267,324
Settled during current year:										
18.1 By payment in full	8	137,954			8	24,840			16	162,794
18.2 By payment on compromised claims										
18.3 Total paid	8	137,954			8	24,840			16	162,794
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	137,954			8	24,840			16	162,794
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	1	3,000			3	201,530			4	204,530
POLICY EXHIBIT										
20. In force December 31, prior year	956	51,481,230	(a)			58,031,112			956	109,512,342
21. Issued during year	13	1,445,525							13	1,445,525
22. Other changes to in force (Net)	(47)	(2,549,450)				(3,133,784)			(47)	(5,683,234)
23. In force December 31, current year	922	50,377,305	(a)			54,897,328			922	105,274,633

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	13,363		13,597				15,240		14,748	
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.)	13,363		13,597				15,240		14,748	

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



63967200943023100

**DIRECT BUSINESS IN THE STATE OF: MICHIGAN
DURING THE YEAR 2009**

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	570,375				183,005				753,380	
2. Annuity considerations	116,215								116,215	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	686,590				183,005				869,595	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	7,931								7,931	
6.2 Applied to pay renewal premiums	1,946								1,946	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	30,048								30,048	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,925								39,925	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	39,925								39,925	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	219,567				166,624				386,191	
10. Matured endowments										
11. Annuity benefits	5,325								5,325	
12. Surrender values and withdrawals for life contract	90,198								90,198	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	315,090				166,624				481,714	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	12	84,900			2	12,550			14	97,450
17. Incurred during current year	23	167,667			6	189,074			29	356,741
Settled during current year:										
18.1 By payment in full	30	219,567			6	166,624			36	386,191
18.2 By payment on compromised claims										
18.3 Total paid	30	219,567			6	166,624			36	386,191
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	219,567			6	166,624			36	386,191
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	5	33,000			2	35,000			7	68,000
POLICY EXHIBIT										
20. In force December 31, prior year	1,031	17,487,452	(a)			137,710,774			1,031	155,198,226
21. Issued during year	102	3,076,283							102	3,076,283
22. Other changes to in force (Net)	(139)	(3,246,082)				(13,841,762)			(139)	(17,087,844)
23. In force December 31, current year	994	17,317,653	(a)			123,869,012			994	141,186,665

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	8,799		8,859				11,540		11,167	
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.)	8,799		8,859				11,540		11,167	

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



63967200943024100

**DIRECT BUSINESS IN THE STATE OF: MINNESOTA
DURING THE YEAR 2009**

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	105,919				97,131				203,050	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	105,919				97,131				203,050	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	7,227								7,227	
6.2 Applied to pay renewal premiums	186								186	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	25,327								25,327	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	32,740								32,740	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	32,740								32,740	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	115,591				16,631				132,222	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	79,463								79,463	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	195,054				16,631				211,685	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	44,137							3	44,137
17. Incurred during current year	8	84,969			3	16,631			11	101,600
Settled during current year:										
18.1 By payment in full	9	115,591			3	16,631			12	132,222
18.2 By payment on compromised claims										
18.3 Total paid	9	115,591			3	16,631			12	132,222
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	115,591			3	16,631			12	132,222
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	2	13,515							2	13,515
POLICY EXHIBIT										
20. In force December 31, prior year	221	3,673,851	(a)			63,238,157			221	66,912,008
21. Issued during year	3	30,836							3	30,836
22. Other changes to in force (Net)	(18)	(244,728)				(3,642,205)			(18)	(3,886,933)
23. In force December 31, current year	206	3,459,959	(a)			59,595,952			206	63,055,911

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,044		14,247				8,213		7,948	
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.)	14,044		14,247				8,213		7,948	

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



63967200943025100

**DIRECT BUSINESS IN THE STATE OF: MISSISSIPPI
DURING THE YEAR 2009**

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	505,782				205,038				710,820	
2. Annuity considerations	106,835								106,835	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	612,617				205,038				817,655	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	17,206								17,206	
6.2 Applied to pay renewal premiums	3,502								3,502	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	50,033								50,033	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	70,741								70,741	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	70,741								70,741	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	224,909				105,806				330,715	
10. Matured endowments										
11. Annuity benefits	15,001								15,001	
12. Surrender values and withdrawals for life contract	115,716								115,716	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	345								345	
15. Total	355,971				105,806				461,777	
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	29,541			3	9,540			9	39,081
17. Incurred during current year	23	205,868			6	97,796			29	303,664
Settled during current year:										
18.1 By payment in full	27	224,909			8	105,806			35	330,715
18.2 By payment on compromised claims										
18.3 Total paid	27	224,909			8	105,806			35	330,715
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	27	224,909			8	105,806			35	330,715
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	2	10,500			1	1,530			3	12,030
POLICY EXHIBIT										
20. In force December 31, prior year	1,040	47,741,875	(a)			115,692,262			1,040	163,434,137
21. Issued during year	86	3,138,561							86	3,138,561
22. Other changes to in force (Net)	(117)	(2,521,504)				(2,246,610)			(117)	(4,768,114)
23. In force December 31, current year	1,009	48,358,932	(a)			113,445,652			1,009	161,804,584

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	20,384		20,556				9,728		9,414	
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.)	20,384		20,556				9,728		9,414	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943026100

**DIRECT BUSINESS IN THE STATE OF: MISSOURI
DURING THE YEAR 2009**

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	266,709				278,092				544,801	
2. Annuity considerations	14,225								14,225	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	280,934				278,092				559,026	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	25,421								25,421	
6.2 Applied to pay renewal premiums	1,278								1,278	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	55,763								55,763	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	82,462								82,462	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	82,462								82,462	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	86,500				464,033				550,533	
10. Matured endowments									1,124	
11. Annuity benefits	1,124								1,124	
12. Surrender values and withdrawals for life contract	100,547								100,547	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid									4,893	
14. All other benefits, except accident & health	4,893								4,893	
15. Total	193,064				464,033				657,097	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	18,593			2	3,030			5	21,623
17. Incurred during current year	6	67,907			19	716,533			25	784,440
Settled during current year:										
18.1 By payment in full	9	86,500			18	464,033			27	550,533
18.2 By payment on compromised claims										
18.3 Total paid	9	86,500			18	464,033			27	550,533
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	86,500			18	464,033			27	550,533
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)					3	255,530			3	255,530
POLICY EXHIBIT										
20. In force December 31, prior year	582	18,036,687	(a)			179,470,102			582	197,506,789
21. Issued during year	42	2,735,186							42	2,735,186
22. Other changes to in force (Net)	(30)	(1,087,947)				(8,853,270)			(30)	(9,941,217)
23. In force December 31, current year	594	19,683,926	(a)			170,616,832			594	190,300,758

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	59,777		60,857				39,475		38,200	
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.)	59,777		60,857				39,475		38,200	

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



63967200943027100

**DIRECT BUSINESS IN THE STATE OF: MONTANA
DURING THE YEAR 2009**

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	26,402				43,735				70,137	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	26,402				43,735				70,137	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	3,346								3,346	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,091								11,091	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,437								14,437	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14,437								14,437	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	48,758				23,500				72,258	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	336								336	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	49,094				23,500				72,594	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	48,758			1	23,500			3	72,258
Settled during current year:										
18.1 By payment in full	2	48,758			1	23,500			3	72,258
18.2 By payment on compromised claims										
18.3 Total paid	2	48,758			1	23,500			3	72,258
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	48,758			1	23,500			3	72,258
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	47	1,437,286		(a)		33,804,806			47	35,242,092
21. Issued during year	6	12,300							6	12,300
22. Other changes to in force (Net)	(2)	(39,270)				(3,085,642)			(2)	(3,124,912)
23. In force December 31, current year	51	1,410,316		(a)		30,719,164			51	32,129,480

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	640		639				215		208	
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.)	640		639				215		208	

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



63967200943028100

**DIRECT BUSINESS IN THE STATE OF: NEBRASKA
DURING THE YEAR 2009**

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	34,009				106,432				140,441	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	34,009				106,432				140,441	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	4,239								4,239	
6.2 Applied to pay renewal premiums	1,136								1,136	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,542								9,542	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,917								14,917	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	14,917								14,917	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	103,730				506,600				610,330	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	103,730				506,600				610,330	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	103,730			5	506,600			12	610,330
Settled during current year:										
18.1 By payment in full	7	103,730			5	506,600			12	610,330
18.2 By payment on compromised claims										
18.3 Total paid	7	103,730			5	506,600			12	610,330
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	103,730			5	506,600			12	610,330
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	90	1,561,539	(a)			80,294,828			90	81,856,367
21. Issued during year										
22. Other changes to in force (Net)	15	210,240				(5,644,291)			15	(5,434,051)
23. In force December 31, current year	105	1,771,779	(a)			74,650,537			105	76,422,316

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	9,645		10,121				6,057		5,861	
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.)	9,645		10,121				6,057		5,861	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 1.



63967200943029100

**DIRECT BUSINESS IN THE STATE OF: NEVADA
DURING THE YEAR 2009**

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	225,956				254,899				480,855	
2. Annuity considerations	1,970								1,970	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	227,926				254,899				482,825	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	11,331								11,331	
6.2 Applied to pay renewal premiums	259								259	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	51,830								51,830	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,420								63,420	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	63,420								63,420	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	113,320				229,280				342,600	
10. Matured endowments										
11. Annuity benefits	27,121								27,121	
12. Surrender values and withdrawals for life contract	46,900								46,900	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,197								1,197	
15. Total	188,538				229,280				417,818	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	5,000			1	100,000			2	105,000
17. Incurred during current year	10	108,320			7	150,467			17	258,787
Settled during current year:										
18.1 By payment in full	11	113,320			6	229,280			17	342,600
18.2 By payment on compromised claims										
18.3 Total paid	11	113,320			6	229,280			17	342,600
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	113,320			6	229,280			17	342,600
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)					2	21,187			2	21,187
POLICY EXHIBIT										
20. In force December 31, prior year	314	12,507,729	(a)			157,051,207			314	169,558,936
21. Issued during year	4	351,486							4	351,486
22. Other changes to in force (Net)	(26)	(1,505,196)				(4,752,961)			(26)	(6,258,157)
23. In force December 31, current year	292	11,354,019	(a)			152,298,246			292	163,652,265

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	14,746		15,085				5,935		5,744	
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.)	14,746		15,085				5,935		5,744	

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



63967200943030100

**DIRECT BUSINESS IN THE STATE OF: NEW HAMPSHIRE
DURING THE YEAR 2009**

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	146,288				49,132				195,420	
2. Annuity considerations	78,767								78,767	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	225,055				49,132				274,187	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	12,933								12,933	
6.2 Applied to pay renewal premiums	2,712								2,712	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	27,703								27,703	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	43,348								43,348	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	43,348								43,348	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	154,895				19,080				173,975	
10. Matured endowments										
11. Annuity benefits	161,116								161,116	
12. Surrender values and withdrawals for life contract	290,852								290,852	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	954								954	
15. Total	607,817				19,080				626,897	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					1	2,500			1	2,500
17. Incurred during current year	4	154,895				16,580			4	171,475
Settled during current year:										
18.1 By payment in full	4	154,895			1	19,080			5	173,975
18.2 By payment on compromised claims										
18.3 Total paid	4	154,895			1	19,080			5	173,975
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	154,895			1	19,080			5	173,975
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	434	22,932,760		(a)		27,443,111			434	50,375,871
21. Issued during year	8	815,000							8	815,000
22. Other changes to in force (Net)	(19)	(1,369,162)				934,759			(19)	(434,403)
23. In force December 31, current year	423	22,378,598		(a)		28,377,870			423	50,756,468

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	4,547		4,605				322		311	
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.)	4,547		4,605				322		311	

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



63967200943031100

**DIRECT BUSINESS IN THE STATE OF: NEW JERSEY
DURING THE YEAR 2009**

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	95,231				141,382				236,613	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	95,231				141,382				236,613	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	24,132								24,132	
6.2 Applied to pay renewal premiums	3,083								3,083	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,827								32,827	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	60,042								60,042	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	60,042								60,042	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	23,654				169,778				193,432	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	14,444								14,444	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	38,098				169,778				207,876	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,448			4	175,330			5	177,778
17. Incurred during current year	3	21,206			8	97,498			11	118,704
Settled during current year:										
18.1 By payment in full	4	23,654			9	169,778			13	193,432
18.2 By payment on compromised claims										
18.3 Total paid	4	23,654			9	169,778			13	193,432
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	23,654			9	169,778			13	193,432
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)					3	103,050			3	103,050
POLICY EXHIBIT										
20. In force December 31, prior year	270	4,418,156	(a)			102,999,255			270	107,417,411
21. Issued during year										
22. Other changes to in force (Net)	(8)	(138,396)				(4,927,332)			(8)	(5,065,728)
23. In force December 31, current year	262	4,279,760	(a)			98,071,923			262	102,351,683

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	1,860		1,881				2,747		2,658	
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.)	1,860		1,881				2,747		2,658	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 3.



63967200943032100

**DIRECT BUSINESS IN THE STATE OF: NEW MEXICO
DURING THE YEAR 2009**

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	597,246				186,662				783,908	
2. Annuity considerations	240								240	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	597,486				186,662				784,148	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	24,809								24,809	
6.2 Applied to pay renewal premiums	2,379								2,379	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	65,308								65,308	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	92,496								92,496	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	92,496								92,496	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	267,756				192,010				459,766	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	231,033								231,033	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	6,902								6,902	
15. Total	505,691				192,010				697,701	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	6,000			1	1,530			2	7,530
17. Incurred during current year	31	364,267			4	207,010			35	571,277
Settled during current year:										
18.1 By payment in full	22	267,756			3	192,010			25	459,766
18.2 By payment on compromised claims										
18.3 Total paid	22	267,756			3	192,010			25	459,766
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	22	267,756			3	192,010			25	459,766
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	10	102,511			2	16,530			12	119,041
POLICY EXHIBIT										
20. In force December 31, prior year	1,196	56,578,703	(a)			120,387,790			1,196	176,966,493
21. Issued during year	46	1,119,759							46	1,119,759
22. Other changes to in force (Net)	(68)	(2,900,753)				(4,284,366)			(68)	(7,185,119)
23. In force December 31, current year	1,174	54,797,709	(a)			116,103,424			1,174	170,901,133

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	2,411		2,432				586		567	
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.)	2,411		2,432				586		567	

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



63967200943033100

**DIRECT BUSINESS IN THE STATE OF: NEW YORK
DURING THE YEAR 2009**

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	128,326				244,739				373,065	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	128,326				244,739				373,065	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	13,682								13,682	
6.2 Applied to pay renewal premiums	1,944								1,944	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,445								42,445	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	58,071								58,071	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	58,071								58,071	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	57,348				284,275				341,623	
10. Matured endowments										
11. Annuity benefits	5,737								5,737	
12. Surrender values and withdrawals for life contract	32,932								32,932	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	206								206	
15. Total	96,223				284,275				380,498	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	10,765			3	27,295			4	38,060
17. Incurred during current year	5	55,041			5	310,805			10	365,846
Settled during current year:										
18.1 By payment in full	5	57,348			4	284,275			9	341,623
18.2 By payment on compromised claims										
18.3 Total paid	5	57,348			4	284,275			9	341,623
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	57,348			4	284,275			9	341,623
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18)	1	8,458			4	53,825			5	62,283
POLICY EXHIBIT										
20. In force December 31, prior year	341	6,273,560	(a)			180,815,051			341	187,088,611
21. Issued during year										
22. Other changes to in force (Net)	(11)	(98,144)				(8,667,359)			(11)	(8,765,503)
23. In force December 31, current year	330	6,175,416	(a)			172,147,692			330	178,323,108

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	13,912		13,877				6,853		6,632	
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)	13,912		13,877				6,853		6,632	

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



63967200943034100

**DIRECT BUSINESS IN THE STATE OF: NORTH CAROLINA
DURING THE YEAR 2009**

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	1,432,923				974,000				2,406,923	
2. Annuity considerations	79,448								79,448	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,512,371				974,000				2,486,371	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	47,442								47,442	
6.2 Applied to pay renewal premiums	7,814								7,814	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	155,828								155,828	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	211,084								211,084	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	211,084								211,084	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	741,821				832,968				1,574,789	
10. Matured endowments										
11. Annuity benefits	27,617								27,617	
12. Surrender values and withdrawals for life contract	286,063								286,063	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,434								1,434	
15. Total	1,056,935				832,968				1,889,903	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	189,446			3	76,530			8	265,976
17. Incurred during current year	34	620,399			34	899,471			68	1,519,870
Settled during current year:										
18.1 By payment in full	36	741,821			34	832,968			70	1,574,789
18.2 By payment on compromised claims										
18.3 Total paid	36	741,821			34	832,968			70	1,574,789
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	36	741,821			34	832,968			70	1,574,789
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	3	68,024			3	143,033			6	211,057
POLICY EXHIBIT										
20. In force December 31, prior year	2,125	139,799,824	(a)			687,754,639			2,125	827,554,463
21. Issued during year	317	40,295,411							317	40,295,411
22. Other changes to in force (Net)	(117)	(13,088,479)				(64,319,780)			(117)	(77,408,259)
23. In force December 31, current year	2,325	167,006,756	(a)			623,434,859			2,325	790,441,615

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	122,505		124,207				87,791		84,954	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)										
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.)	122,505		124,207				87,791		84,954	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 4.



63967200943035100

**DIRECT BUSINESS IN THE STATE OF: NORTH DAKOTA
DURING THE YEAR 2009**

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	14,414				48,955				63,369	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	14,414				48,955				63,369	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	296								296	
6.2 Applied to pay renewal premiums	308								308	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,794								3,794	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,398								4,398	
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 plus Line 7.4)	4,398								4,398	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301			NONE							
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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 Total paid					1				1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					1				1	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	27	680,915	(a)			44,953,866			27	45,634,781
21. Issued during year	2	29,000							2	29,000
22. Other changes to in force (Net)		4,974				(3,624,657)				(3,619,683)
23. In force December 31, current year	29	714,889	(a)			41,329,209			29	42,044,098

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	10,053		10,081				9,060		8,768	
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.)	10,053		10,081				9,060		8,768	

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



63967200943036100

**DIRECT BUSINESS IN THE STATE OF: OHIO
DURING THE YEAR 2009**

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	886,425				361,664				1,248,089	
2. Annuity considerations	160,993								160,993	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,047,418				361,664				1,409,082	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	21,318								21,318	
6.2 Applied to pay renewal premiums	3,398								3,398	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	66,610								66,610	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	91,326								91,326	
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 plus Line 7.4)	91,326								91,326	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	423,332				219,243				642,575	
10. Matured endowments										
11. Annuity benefits	110,285								110,285	
12. Surrender values and withdrawals for life contract	210,107								210,107	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,358								1,358	
15. Total	745,082				219,243				964,325	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	6,492			2	11,500			3	17,992
17. Incurred during current year	38	489,140			20	331,123			58	820,263
Settled during current year:										
18.1 By payment in full	33	423,332			17	219,243			50	642,575
18.2 By payment on compromised claims										
18.3 Total paid	33	423,332			17	219,243			50	642,575
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	33	423,332			17	219,243			50	642,575
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	6	72,300			5	123,380			11	195,680
POLICY EXHIBIT										
20. In force December 31, prior year	1,745	68,727,323	(a)			256,019,011			1,745	324,746,334
21. Issued during year	131	11,092,026							131	11,092,026
22. Other changes to in force (Net)	(112)	(4,029,085)				(5,825,652)			(112)	(9,854,737)
23. In force December 31, current year	1,764	75,790,264	(a)			250,193,359			1,764	325,983,623

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	27,375		27,644				21,639		20,940	
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.)	27,375		27,644				21,639		20,940	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 4.



63967200943037100

**DIRECT BUSINESS IN THE STATE OF: OKLAHOMA
DURING THE YEAR 2009**

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	843,860				283,975				1,127,835	
2. Annuity considerations	2,252,102								2,252,102	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	3,095,962				283,975				3,379,937	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	17,883								17,883	
6.2 Applied to pay renewal premiums	933								933	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,853								44,853	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,669								63,669	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	63,669								63,669	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	461,931				87,982				549,913	
10. Matured endowments										
11. Annuity benefits	182,570								182,570	
12. Surrender values and withdrawals for life contract	144,760								144,760	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,761								1,761	
15. Total	791,022				87,982				879,004	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	100,274			2	26,530			10	126,804
17. Incurred during current year	39	580,898			8	113,258			47	694,156
Settled during current year:										
18.1 By payment in full	38	461,931			7	87,982			45	549,913
18.2 By payment on compromised claims										
18.3 Total paid	38	461,931			7	87,982			45	549,913
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	461,931			7	87,982			45	549,913
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	9	219,241			3	51,806			12	271,047
POLICY EXHIBIT										
20. In force December 31, prior year	1,122	62,194,186	(a)			212,586,957			1,122	274,781,143
21. Issued during year	90	6,859,686							90	6,859,686
22. Other changes to in force (Net)	(93)	(2,871,155)				(15,318,564)			(93)	(18,189,719)
23. In force December 31, current year	1,119	66,182,717	(a)			197,268,393			1,119	263,451,110

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	18,886		19,139				17,970		17,389	
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.)	18,886		19,139				17,970		17,389	

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



63967200943038100

**DIRECT BUSINESS IN THE STATE OF: OREGON
DURING THE YEAR 2009**

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	129,396				105,947				235,343	
2. Annuity considerations	1,738								1,738	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	131,134				105,947				237,081	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	9,626								9,626	
6.2 Applied to pay renewal premiums	1,257								1,257	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,327								37,327	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,210								48,210	
Annuities:										
7.1 Paid in cash or left on deposit	833								833	
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)	833								833	
8. Grand Totals (Lines 6.5 plus Line 7.4)	49,043								49,043	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	51,887				77,131				129,018	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	20,506								20,506	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	641								641	
15. Total	73,034				77,131				150,165	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	11,809							1	11,809
17. Incurred during current year	7	157,953			7	102,436			14	260,389
Settled during current year:										
18.1 By payment in full	6	51,887			6	77,131			12	129,018
18.2 By payment on compromised claims										
18.3 Total paid	6	51,887			6	77,131			12	129,018
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	51,887			6	77,131			12	129,018
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	2	117,875			1	25,305			3	143,180
POLICY EXHIBIT										
20. In force December 31, prior year	238	12,462,721	(a)			60,818,563			238	73,281,284
21. Issued during year										
22. Other changes to in force (Net)	(10)	(68,436)				(4,562,295)			(10)	(4,630,731)
23. In force December 31, current year	228	12,394,285	(a)			56,256,268			228	68,650,553

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	17,951		18,274				6,251		6,049	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)										
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.)	17,951		18,274				6,251		6,049	

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



63967200943039100

**DIRECT BUSINESS IN THE STATE OF: PENNSYLVANIA
DURING THE YEAR 2009**

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	552,536				292,506				845,042	
2. Annuity considerations	1,900								1,900	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	554,436				292,506				846,942	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	28,354								28,354	
6.2 Applied to pay renewal premiums	4,640								4,640	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	71,514								71,514	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	104,508								104,508	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	104,508								104,508	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	960,962				480,110				1,441,072	
10. Matured endowments										
11. Annuity benefits	2,217								2,217	
12. Surrender values and withdrawals for life contract	99,648								99,648	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	533								533	
15. Total	1,063,360				480,110				1,543,470	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	27,949			2	5,100			8	33,049
17. Incurred during current year	58	1,029,251			13	575,010			71	1,604,261
Settled during current year:										
18.1 By payment in full	57	960,962			14	480,110			71	1,441,072
18.2 By payment on compromised claims										
18.3 Total paid	57	960,962			14	480,110			71	1,441,072
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	57	960,962			14	480,110			71	1,441,072
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	7	96,238			1	100,000			8	196,238
POLICY EXHIBIT										
20. In force December 31, prior year	1,328	26,749,634	(a)			195,200,147			1,328	221,949,781
21. Issued during year	36	414,853							36	414,853
22. Other changes to in force (Net)	(109)	(2,367,220)				(10,109,299)			(109)	(12,476,519)
23. In force December 31, current year	1,255	24,797,267	(a)			185,090,848			1,255	209,888,115

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	69,344		69,910				47,636		46,097	
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.)	69,344		69,910				47,636		46,097	

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



63967200943040100

**DIRECT BUSINESS IN THE STATE OF: RHODE ISLAND
DURING THE YEAR 2009**

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	348,476				24,191				372,667	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	348,476				24,191				372,667	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	5,570								5,570	
6.2 Applied to pay renewal premiums	480								480	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,886								20,886	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,936								26,936	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	26,936								26,936	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	122,598				765				123,363	
10. Matured endowments										
11. Annuity benefits	13,016								13,016	
12. Surrender values and withdrawals for life contract	73,862								73,862	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	209,476				765				210,241	
DETAILS OF WRITE-INS										
1301			NONE							
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	122,598				765			5	123,363
Settled during current year:										
18.1 By payment in full	5	122,598				765			5	123,363
18.2 By payment on compromised claims										
18.3 Total paid	5	122,598				765			5	123,363
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	122,598				765			5	123,363
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	543	77,002,348		(a)		15,178,606			543	92,180,954
21. Issued during year	4	1,050,000							4	1,050,000
22. Other changes to in force (Net)	(22)	(3,157,988)				22,104			(22)	(3,135,884)
23. In force December 31, current year	525	74,894,360		(a)		15,200,710			525	90,095,070

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5	
	Direct Premiums		Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	3,414		3,492		3,871	3,746
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.)	3,414		3,492		3,871	3,746

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



63967200943041100

**DIRECT BUSINESS IN THE STATE OF: SOUTH CAROLINA
DURING THE YEAR 2009**

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	990,922				443,229				1,434,151	
2. Annuity considerations	12,580								12,580	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,003,502				443,229				1,446,731	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	41,116								41,116	
6.2 Applied to pay renewal premiums	8,775								8,775	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	132,879								132,879	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	182,770								182,770	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	182,770								182,770	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	615,755				382,240				997,995	
10. Matured endowments										
11. Annuity benefits	144,418								144,418	
12. Surrender values and withdrawals for life contract	190,583								190,583	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	2,197								2,197	
15. Total	952,953				382,240				1,335,193	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	79,300			4	307,530			13	386,830
17. Incurred during current year	40	712,547			16	88,240			56	800,787
Settled during current year:										
18.1 By payment in full	41	615,755			18	382,240			59	997,995
18.2 By payment on compromised claims										
18.3 Total paid	41	615,755			18	382,240			59	997,995
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	41	615,755			18	382,240			59	997,995
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	8	176,092			2	13,530			10	189,622
POLICY EXHIBIT										
20. In force December 31, prior year	1,774	54,980,699	(a)			268,702,717			1,774	323,683,416
21. Issued during year	309	14,782,087							309	14,782,087
22. Other changes to in force (Net)	(164)	(3,524,059)				(23,162,298)			(164)	(26,686,357)
23. In force December 31, current year	1,919	66,238,727	(a)			245,540,419			1,919	311,779,146

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	34,283		34,576				28,623		27,699	
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.)	34,283		34,576				28,623		27,699	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943042100

**DIRECT BUSINESS IN THE STATE OF: SOUTH DAKOTA
DURING THE YEAR 2009**

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	62,326				46,337				108,663	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	62,326				46,337				108,663	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	3,285								3,285	
6.2 Applied to pay renewal premiums	357								357	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,598								6,598	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,240								10,240	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	10,240								10,240	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	3,500				1,275				4,775	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	3,500				1,275				4,775	
DETAILS OF WRITE-INS										
1301			NONE							
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	3,500			1	8,775			2	12,275
Settled during current year:										
18.1 By payment in full	1	3,500				1,275			1	4,775
18.2 By payment on compromised claims										
18.3 Total paid	1	3,500				1,275			1	4,775
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	3,500				1,275			1	4,775
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)					1	7,500			1	7,500
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	93	2,755,438		(a)		33,582,484			93	36,337,922
21. Issued during year	18	1,364,000							18	1,364,000
22. Other changes to in force (Net)	(2)	(49,088)				(505,936)			(2)	(555,024)
23. In force December 31, current year	109	4,070,350		(a)		33,076,548			109	37,146,898

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	21,355	21,728		9,865	9,546
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.)	21,355	21,728		9,865	9,546

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



63967200943043100

**DIRECT BUSINESS IN THE STATE OF: TENNESSEE
DURING THE YEAR 2009**

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	1,532,116				485,762				2,017,878	
2. Annuity considerations	916,836								916,836	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,448,952				485,762				2,934,714	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	59,156								59,156	
6.2 Applied to pay renewal premiums	17,289								17,289	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	219,557								219,557	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	296,002								296,002	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	296,002								296,002	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	897,306				590,973				1,488,279	
10. Matured endowments										
11. Annuity benefits	620,273								620,273	
12. Surrender values and withdrawals for life contract	464,829								464,829	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	8,270								8,270	
15. Total	1,990,678				590,973				2,581,651	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	132,814			1	22,950			8	155,764
17. Incurred during current year	42	801,492			16	699,921			58	1,501,413
Settled during current year:										
18.1 By payment in full	46	897,306			13	590,973			59	1,488,279
18.2 By payment on compromised claims										
18.3 Total paid	46	897,306			13	590,973			59	1,488,279
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	46	897,306			13	590,973			59	1,488,279
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18)	3	37,000			4	131,898			7	168,898
POLICY EXHIBIT										
20. In force December 31, prior year	3,408	201,437,256		(a)		315,086,381			3,408	516,523,637
21. Issued during year	78	9,574,642							78	9,574,642
22. Other changes to in force (Net)	(170)	(10,334,243)				4,210,025			(170)	(6,124,218)
23. In force December 31, current year	3,316	200,677,655		(a)		319,296,406			3,316	519,974,061

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	33,419		33,486				25,847		25,012	
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)	33,419		33,486				25,847		25,012	

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



63967200943044100

**DIRECT BUSINESS IN THE STATE OF: TEXAS
DURING THE YEAR 2009**

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	6,261,846				1,787,993				8,049,839	
2. Annuity considerations	845,104								845,104	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	7,106,950				1,787,993				8,894,943	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	174,967								174,967	
6.2 Applied to pay renewal premiums	41,417								41,417	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	632,063								632,063	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	848,447								848,447	
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 plus Line 7.4)	848,450								848,450	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	4,365,359				761,772				5,127,131	
10. Matured endowments	32,435								32,435	
11. Annuity benefits	833,705								833,705	
12. Surrender values and withdrawals for life contract	2,164,756								2,164,756	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	20,902								20,902	
15. Total	7,417,157				761,772				8,178,929	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	35	457,388			17	878,814			52	1,336,202
17. Incurred during current year	299	4,433,405			53	(39,512)			352	4,393,893
Settled during current year:										
18.1 By payment in full	287	4,397,794			60	761,772			347	5,159,566
18.2 By payment on compromised claims										
18.3 Total paid	287	4,397,794			60	761,772			347	5,159,566
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	287	4,397,794			60	761,772			347	5,159,566
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	47	492,999			10	77,530			57	570,529
POLICY EXHIBIT										
20. In force December 31, prior year	13,516	596,335,541	(a)		1	1,211,813,483			13,517	1,808,149,024
21. Issued during year	504	32,954,116							504	32,954,116
22. Other changes to in force (Net)	(823)	(36,432,162)				(69,281,554)			(823)	(105,713,716)
23. In force December 31, current year	13,197	592,857,495	(a)		1	1,142,531,929			13,198	1,735,389,424

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	94,069		95,181				81,738		79,097	
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)	485		485				3,636		3,636	
25.6 Totals (sum of Lines 25.1 to 25.5)	485		485				3,636		3,636	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.)	94,554		95,666				85,374		82,733	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 4.



63967200943045100

**DIRECT BUSINESS IN THE STATE OF: UTAH
DURING THE YEAR 2009**

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	286,200				117,746				403,946	
2. Annuity considerations	500								500	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	286,700				117,746				404,446	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	5,814								5,814	
6.2 Applied to pay renewal premiums	147								147	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,362								12,362	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,323								18,323	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	18,323								18,323	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	280,318				36,915				317,233	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	14,605								14,605	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	294,923				36,915				331,838	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	5,000			2	51,530			3	56,530
17. Incurred during current year	19	313,316			6	35,385			25	348,701
Settled during current year:										
18.1 By payment in full	18	280,318			7	36,915			25	317,233
18.2 By payment on compromised claims										
18.3 Total paid	18	280,318			7	36,915			25	317,233
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	280,318			7	36,915			25	317,233
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	2	37,998			1	50,000			3	87,998
POLICY EXHIBIT										
20. In force December 31, prior year	524	29,277,449	(a)			80,395,809			524	109,673,258
21. Issued during year	2	145,682							2	145,682
22. Other changes to in force (Net)	(32)	(1,362,682)				(3,425,444)			(32)	(4,788,126)
23. In force December 31, current year	494	28,060,449	(a)			76,970,365			494	105,030,814

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	5,269		5,291				6,530		6,319	
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.)	5,269		5,291				6,530		6,319	

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



63967200943046100

**DIRECT BUSINESS IN THE STATE OF: VERMONT
DURING THE YEAR 2009**

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	71,097				17,030				88,127	
2. Annuity considerations	12,400								12,400	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	83,497				17,030				100,527	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,569								2,569	
6.2 Applied to pay renewal premiums	1,232								1,232	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,021								5,021	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,822								8,822	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	8,822								8,822	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	16,516								16,516	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	16,516								16,516	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	167	11,769,244	(a)			9,691,746			167	21,460,990
21. Issued during year	13	795,000							13	795,000
22. Other changes to in force (Net)	(10)	(961,654)				(1,336,303)			(10)	(2,297,957)
23. In force December 31, current year	170	11,602,590	(a)			8,355,443			170	19,958,033

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	95				86					
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.)	95				86					

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



63967200943047100

**DIRECT BUSINESS IN THE STATE OF: VIRGINIA
DURING THE YEAR 2009**

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	2,660,926				1,344,063				4,004,989	
2. Annuity considerations	102,874								102,874	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	2,763,800				1,344,063				4,107,863	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	116,492								116,492	
6.2 Applied to pay renewal premiums	25,679								25,679	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	541,267								541,267	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	683,438								683,438	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	683,438								683,438	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,765,973				443,719				2,209,692	
10. Matured endowments									271,886	
11. Annuity benefits	271,886								1,762,157	
12. Surrender values and withdrawals for life contract	1,762,157								33,689	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	33,689								4,277,424	
15. Total	3,833,705				443,719				4,277,424	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	18	231,295			7	110,455			25	341,750
17. Incurred during current year	88	1,821,973			45	701,669			133	2,523,642
Settled during current year:										
18.1 By payment in full	96	1,765,973			46	443,719			142	2,209,692
18.2 By payment on compromised claims										
18.3 Total paid	96	1,765,973			46	443,719			142	2,209,692
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	96	1,765,973			46	443,719			142	2,209,692
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	10	287,295			6	368,405			16	655,700
POLICY EXHIBIT										
20. In force December 31, prior year	6,632	280,573,476	(a)		1	821,614,553			6,633	1,102,188,029
21. Issued during year	246	19,425,041							246	19,425,041
22. Other changes to in force (Net)	(295)	(13,445,337)				(42,918,161)			(295)	(56,363,498)
23. In force December 31, current year	6,583	286,553,180	(a)		1	778,696,392			6,584	1,065,249,572

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	155,979		157,928				88,334		85,480	
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.)	155,979		157,928				88,334		85,480	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 3.



63967200943048100

**DIRECT BUSINESS IN THE STATE OF: WASHINGTON
DURING THE YEAR 2009**

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	822,851				498,838				1,321,689	
2. Annuity considerations	5,200								5,200	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	828,051				498,838				1,326,889	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	30,147								30,147	
6.2 Applied to pay renewal premiums	6,577								6,577	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	130,119								130,119	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	166,843								166,843	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	166,843								166,843	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	183,384				428,591				611,975	
10. Matured endowments	15,807								15,807	
11. Annuity benefits	17,333								17,333	
12. Surrender values and withdrawals for life contract	326,395								326,395	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	4,187								4,187	
15. Total	547,106				428,591				975,697	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	27,213			4	26,120			7	53,333
17. Incurred during current year	19	234,688			22	505,318			41	740,006
Settled during current year:										
18.1 By payment in full	20	199,191			19	428,591			39	627,782
18.2 By payment on compromised claims										
18.3 Total paid	20	199,191			19	428,591			39	627,782
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	199,191			19	428,591			39	627,782
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18)	2	62,710			7	102,847			9	165,557
POLICY EXHIBIT										
20. In force December 31, prior year	1,292	115,995,237	(a)			299,941,563			1,292	415,936,800
21. Issued during year	29	3,956,615							29	3,956,615
22. Other changes to in force (Net)	(81)	(7,355,295)				(11,026,751)			(81)	(18,382,046)
23. In force December 31, current year	1,240	112,596,557	(a)			288,914,812			1,240	401,511,369

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	11,101		11,242				9,218		8,920	
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)	11,101		11,242				9,218		8,920	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943049100

**DIRECT BUSINESS IN THE STATE OF: WEST VIRGINIA
DURING THE YEAR 2009**

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	226,658				80,535				307,193	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	226,658				80,535				307,193	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	3,271								3,271	
6.2 Applied to pay renewal premiums	781								781	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,401								14,401	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,453								18,453	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	18,453								18,453	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	184,339				3,060				187,399	
10. Matured endowments										
11. Annuity benefits	21,822								21,822	
12. Surrender values and withdrawals for life contract	32,780								32,780	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	238,941				3,060				242,001	
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	7,900							2	7,900
17. Incurred during current year	13	176,439			2	3,060			15	179,499
Settled during current year:										
18.1 By payment in full	15	184,339			2	3,060			17	187,399
18.2 By payment on compromised claims										
18.3 Total paid	15	184,339			2	3,060			17	187,399
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	184,339			2	3,060			17	187,399
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	465	4,907,808	(a)			47,053,764			465	51,961,572
21. Issued during year	91	3,014,044							91	3,014,044
22. Other changes to in force (Net)	(47)	(418,875)				(1,021,827)			(47)	(1,440,702)
23. In force December 31, current year	509	7,502,977	(a)			46,031,937			509	53,534,914

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	15,634		16,024				8,198		7,933	
24.1 Federal Employees Health Benefits Program premium (b)										
24.2 Credit (Group and Individual)										
24.3 Collectively renewable policies (b)										
24.4 Medicare Title XVIII exempt from state taxes or fees										
Other individual policies:										
25.1 Non-cancelable (b)										
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.)	15,634		16,024				8,198		7,933	

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



63967200943050100

**DIRECT BUSINESS IN THE STATE OF: WISCONSIN
DURING THE YEAR 2009**

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	144,079				126,387				270,466	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	144,079				126,387				270,466	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	7,873								7,873	
6.2 Applied to pay renewal premiums	1,328								1,328	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,563								14,563	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	23,764								23,764	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	23,764								23,764	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	64,089				295,505				359,594	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	12,458								12,458	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	1,125								1,125	
15. Total	77,672				295,505				373,177	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	9	70,857			6	297,035			15	367,892
Settled during current year:										
18.1 By payment in full	7	64,089			5	295,505			12	359,594
18.2 By payment on compromised claims										
18.3 Total paid	7	64,089			5	295,505			12	359,594
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	64,089			5	295,505			12	359,594
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	2	6,768			1	1,530			3	8,298
POLICY EXHIBIT										
20. In force December 31, prior year	288	3,708,769	(a)			89,567,678			288	93,276,447
21. Issued during year	37	454,170							37	454,170
22. Other changes to in force (Net)	(21)	(200,234)				(7,970,806)			(21)	(8,171,040)
23. In force December 31, current year	304	3,962,705	(a)			81,596,872			304	85,559,577

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	5,994		5,888				6,885		6,663	
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.)	5,994		5,888				6,885		6,663	

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



63967200943051100

**DIRECT BUSINESS IN THE STATE OF: WYOMING
DURING THE YEAR 2009**

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	76,352				43,482				119,834	
2. Annuity considerations	71,463								71,463	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	147,815				43,482				191,297	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	2,325								2,325	
6.2 Applied to pay renewal premiums	98								98	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,135								6,135	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,558								8,558	
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 plus Line 7.4)	8,558								8,558	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	23,168				35,280				58,448	
10. Matured endowments										
11. Annuity benefits	148,002								148,002	
12. Surrender values and withdrawals for life contract	2,330								2,330	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	209								209	
15. Total	173,709				35,280				208,989	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	23,168			1	35,280			2	58,448
Settled during current year:										
18.1 By payment in full	1	23,168			1	35,280			2	58,448
18.2 By payment on compromised claims										
18.3 Total paid	1	23,168			1	35,280			2	58,448
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	23,168			1	35,280			2	58,448
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	67	9,955,793		(a)		29,590,381			67	39,546,174
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	(4)	(357,417)				(2,997,854)			(4)	(3,355,271)
23. In force December 31, current year	64	9,648,376		(a)		26,592,527			64	36,240,903

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	4,242		4,210				2,252		2,179	
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.)	4,242		4,210				2,252		2,179	

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



63967200943052100

**DIRECT BUSINESS IN THE STATE OF: AMERICAN SAMOA
DURING THE YEAR 2009**

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						2,271				2,271
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations			XXX				XXX			
5. Totals (Lines 1 to 4)						2,271				2,271
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)			2,076,150				2,076,150
22. Other changes to in force (Net)						(262,000)				(262,000)
23. In force December 31, current year			(a)			1,814,150				1,814,150

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

ACCIDENT AND HEALTH INSURANCE

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

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



63967200943053100

**DIRECT BUSINESS IN THE STATE OF: GUAM
DURING THE YEAR 2009**

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	22,342				118,566				140,908	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	22,342				118,566				140,908	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	235								235	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,591								8,591	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,826								8,826	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	8,826								8,826	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	29,483				23,625				53,108	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	5,000								5,000	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	34,483				23,625				58,108	
DETAILS OF WRITE-INS										
1301			NONE							
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	37,500			1	37,500
17. Incurred during current year	1	29,483			3	23,625			4	53,108
Settled during current year:										
18.1 By payment in full	1	29,483			3	23,625			4	53,108
18.2 By payment on compromised claims										
18.3 Total paid	1	29,483			3	23,625			4	53,108
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	29,483			3	23,625			4	53,108
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)					1	37,500			1	37,500
POLICY EXHIBIT										
					No. of Policies					
20. In force December 31, prior year	30	691,408	(a)			59,889,484			30	60,580,892
21. Issued during year										
22. Other changes to in force (Net)	(1)	(23,706)				(883,232)			(1)	(906,938)
23. In force December 31, current year	29	667,702	(a)			59,006,252			29	59,673,954

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	871	899			
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.)	871	899			

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 4.



63967200943054100

**DIRECT BUSINESS IN THE STATE OF: PUERTO RICO
DURING THE YEAR 2009**

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	10,586				22,670				33,256	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	10,586				22,670				33,256	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,099								1,099	
6.2 Applied to pay renewal premiums	114								114	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,127								2,127	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,340								3,340	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	3,340								3,340	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	31,949				3,500				35,449	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract	51,718								51,718	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total	83,667				3,500				87,167	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	25,746
17. Incurred during current year	1	6,203			2	13,190			3	19,393
Settled during current year:										
18.1 By payment in full	2	31,949			1	3,500			3	35,449
18.2 By payment on compromised claims										
18.3 Total paid	2	31,949			1	3,500			3	35,449
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	31,949			1	3,500			3	35,449
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)					1	9,690			1	9,690
POLICY EXHIBIT										
20. In force December 31, prior year	28	441,650	(a)			18,765,722			28	19,207,372
21. Issued during year										
22. Other changes to in force (Net)	(4)	(86,528)				(2,564,434)			(4)	(2,650,962)
23. In force December 31, current year	24	355,122	(a)			16,201,288			24	16,556,410

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	1,676		1,706				12,179		11,785	
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.)	1,676		1,706				12,179		11,785	

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



63967200943055100

**DIRECT BUSINESS IN THE STATE OF: US VIRGIN ISLANDS
DURING THE YEAR 2009**

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	1,066				2,750				3,816	
2. Annuity considerations										
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	1,066				2,750				3,816	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	274								274	
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	376								376	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	650								650	
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)	650								650	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits					1,530				1,530	
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total					1,530				1,530	
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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	1,530			1	1,530
Settled during current year:										
18.1 By payment in full					1	1,530			1	1,530
18.2 By payment on compromised claims										
18.3 Total paid					1	1,530			1	1,530
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					1	1,530			1	1,530
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	2	23,953	(a)			1,350,760			2	1,374,713
21. Issued during year										
22. Other changes to in force (Net)						1,089,832				1,089,832
23. In force December 31, current year	2	23,953	(a)			2,440,592			2	2,464,545

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5											
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred											
24. Group policies (b)	NONE																			
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.)																				

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



63967200943056100

**DIRECT BUSINESS IN THE STATE OF: NORTHERN MARIANA ISLANDS
DURING THE YEAR 2009**

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						1,760				1,760
2. Annuity considerations										
3. Deposit-type contract funds										
4. Other considerations				XXX				XXX		
5. Totals (Lines 1 to 4)						1,760				1,760
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
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 Total paid					1				1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements					1				1	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year					No. of Policies					
21. Issued during year			(a)			1,418,700				1,418,700
22. Other changes to in force (Net)										
23. In force December 31, current year			(a)			1,418,700				1,418,700

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

ACCIDENT AND HEALTH INSURANCE

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

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



63967200943057100

**DIRECT BUSINESS IN THE STATE OF: CANADA
DURING THE YEAR 2009**

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		1,212								1,212
2. Annuity considerations										
3. Deposit-type contract funds				XXX				XXX		
4. Other considerations										
5. Totals (Lines 1 to 4)		1,212								1,212
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit		514								514
6.2 Applied to pay renewal premiums		130								130
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		3,085								3,085
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)		3,729								3,729
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus Line 7.4)		3,729								3,729
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits										
10. Matured endowments										
11. Annuity benefits										
12. Surrender values and withdrawals for life contract										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health										
15. Total										
DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Total paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)										
POLICY EXHIBIT										
20. In force December 31, prior year	7	130,465	(a)						7	130,465
21. Issued during year										
22. Other changes to in force (Net)		2,039				60,000				62,039
23. In force December 31, current year	7	132,504	(a)			60,000			7	192,504

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

ACCIDENT AND HEALTH INSURANCE

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

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



63967200943058100

**DIRECT BUSINESS IN THE STATE OF: OTHER ALIEN
DURING THE YEAR 2009**

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	295,708				667,242				962,950	
2. Annuity considerations	19,972								19,972	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	315,680				667,242				982,922	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	5,846								5,846	
6.2 Applied to pay renewal premiums	2,746								2,746	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,810								37,810	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	46,402								46,402	
Annuities:										
7.1 Paid in cash or left on deposit	107								107	
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)	107								107	
8. Grand Totals (Lines 6.5 plus Line 7.4)	46,509								46,509	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	64,504				263,844				328,348	
10. Matured endowments										
11. Annuity benefits	85,901								85,901	
12. Surrender values and withdrawals for life contract	246,063								246,063	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	790								790	
15. Total	397,258				263,844				661,102	

DETAILS OF WRITE-INS										
1301	NONE									
1302										
1303										
1398 Summary of remaining write-ins for Line 13 from overflow page										
1399 Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	158,866			2	20,984			8	179,850
17. Incurred during current year	6	154,423			5	278,360			11	432,783
Settled during current year:										
18.1 By payment in full	6	64,504			4	263,844			10	328,348
18.2 By payment on compromised claims										
18.3 Total paid	6	64,504			4	263,844			10	328,348
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	64,504			4	263,844			10	328,348
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.)	6	248,785			3	35,500			9	284,285
POLICY EXHIBIT										
20. In force December 31, prior year	649	42,887,531	(a)			575,051,706			649	617,939,237
21. Issued during year										
22. Other changes to in force (Net)	(36)	42,757,253				(13,054,180)			(36)	29,703,073
23. In force December 31, current year	613	85,644,784	(a)			561,997,526			613	647,642,310

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	45,257		46,405				15,930		15,415	
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.)	45,257		46,405				15,930		15,415	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 2.



63967200943059100

**DIRECT BUSINESS IN THE STATE OF: GRAND TOTAL
DURING THE YEAR 2009**

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	41,064,719				17,532,644				58,597,363	
2. Annuity considerations	5,838,975								5,838,975	
3. Deposit-type contract funds			X X X				X X X			
4. Other considerations										
5. Totals (Lines 1 to 4)	46,903,694				17,532,644				64,436,338	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	1,410,073								1,410,073	
6.2 Applied to pay renewal premiums	281,409								281,409	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,956,316								4,956,316	
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,647,798								6,647,798	
Annuities:										
7.1 Paid in cash or left on deposit	3,195								3,195	
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,195								3,195	
8. Grand Totals (Lines 6.5 plus Line 7.4)	6,650,993								6,650,993	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	24,958,390				12,968,224				37,926,614	
10. Matured endowments	48,252								48,252	
11. Annuity benefits	5,204,263								5,204,263	
12. Surrender values and withdrawals for life contracts	15,099,763								15,099,763	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident & health	218,377								218,377	
15. Total	45,529,045				12,968,224				58,497,269	

DETAILS OF WRITE-INS										
1301.	NONE									
1302.										
1303.										
1398. Summary of remaining write-ins for Line 13 from overflow page										
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)										

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	256	3,371,719			127	4,286,949			383	7,658,668
17. Incurred during current year	1,608	24,952,591			634	12,072,393			2,242	37,024,984
Settled during current year:										
18.1 By payment in full	1,617	25,006,642			632	12,968,224			2,249	37,974,866
18.2 By payment on compromised claims										
18.3 Total paid	1,617	25,006,642			632	12,968,224			2,249	37,974,866
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,617	25,006,642			632	12,968,224			2,249	37,974,866
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	247	3,317,668			129	3,391,118			376	6,708,786
POLICY EXHIBIT										
20. In force December 31, prior year	81,217	4,130,286,938		(a)	2	11,463,561,88			81,219	15,593,848,818
21. Issued during year	3,914	290,194,495							3,914	290,194,495
22. Other changes to in force (Net)	(5,117)	(211,491,019)				(626,190,535)			(5,117)	(837,681,554)
23. In force December 31, current year	80,014	4,208,990,414		(a)	2	10,837,371,34			80,016	15,046,361,759

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

ACCIDENT AND HEALTH INSURANCE

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Dividends Paid or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b)	1,459,100		1,477,369				1,150,003		1,112,846	
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)	485		485				3,636		3,636	
25.6 Totals (sum of Lines 25.1 to 25.5)	485		485				3,636		3,636	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,459,585		1,477,854				1,153,639		1,116,482	

(b) For health business on indicated lines report: number of persons insured under PPO managed care products 0
 and number of persons insured under indemnity only products 47.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	4,502,501
2. Current year's realized pre-tax capital gains/(losses) of \$ 1,037,638 transferred into the reserve net of taxes of \$ 352,797	684,841
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)	5,187,342
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	696,890
6. Reserve as of December 31, current year (Line 4 minus Line 5)	4,490,452

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. 2009	661,938	34,952		696,890
2. 2010	551,718	72,919		624,637
3. 2011	468,539	71,771		540,310
4. 2012	368,686	65,552		434,238
5. 2013	284,663	58,914		343,577
6. 2014	248,070	51,984		300,054
7. 2015	239,874	45,294		285,168
8. 2016	229,724	39,371		269,095
9. 2017	217,252	32,607		249,859
10. 2018	198,946	25,983		224,929
11. 2019	176,932	18,362		195,294
12. 2020	153,173	14,679		167,852
13. 2021	138,041	14,720		152,761
14. 2022	125,558	15,031		140,589
15. 2023	106,219	15,138		121,357
16. 2024	90,329	15,238		105,567
17. 2025	76,067	14,479		90,546
18. 2026	56,516	12,895		69,411
19. 2027	39,320	11,239		50,559
20. 2028	25,751	9,441		35,192
21. 2029	17,329	7,572		24,901
22. 2030	11,322	6,285		17,607
23. 2031	6,254	5,846		12,100
24. 2032	2,682	5,284		7,966
25. 2033	1,910	4,792		6,702
26. 2034	1,504	4,248		5,752
27. 2035	1,633	3,580		5,213
28. 2036	1,542	2,839		4,381
29. 2037	869	2,098		2,967
30. 2038	137	1,296		1,433
31. 2039 and Later		432		432
32. Total (Lines 1 to 31)	4,502,498	684,841		5,187,339

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		10,025,405	10,025,405		343,125	343,125	10,368,530
2. Realized capital gains/(losses) net of taxes-General Account	(3,695,437)		(3,695,437)	(84,288)	(178,108)	(262,396)	(3,957,833)
3. Realized capital gains/(losses) net of taxes-Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes-General Account	44,538		44,538	206,301		206,301	250,839
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	645,828	3,598,271	4,244,099				4,244,099
8. Accumulated Balances (Lines 1 through 5 - 6 + 7)	(3,005,071)	13,623,676	10,618,605	122,013	165,017	287,030	10,905,635
9. Maximum Reserve	3,177,552	11,295,631	14,473,183	548,469	1,148,285	1,696,754	16,169,937
10. Reserve Objective	2,219,244	7,098,949	9,318,193	546,878	1,148,285	1,695,163	11,013,356
11. 20% of (Line 10 - Line 8)	1,044,863	(1,304,945)	(260,082)	84,973	196,654	281,627	21,545
12. Balance Before Transfers (Lines 8 + 11)	(1,960,208)	12,318,731	10,358,523	206,986	361,671	568,657	10,927,180
13. Transfers	1,960,208	(1,960,208)					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)		10,358,523	10,358,523	206,986	361,671	568,657	10,927,180

**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	85,791,049	X X X	X X X	85,791,049	0.0000		0.0000		0.0000	
2	1	Highest Quality	303,826,540	X X X	X X X	303,826,540	0.0004	121,531	0.0023	698,801	0.0030	911,480
3	2	High Quality	122,772,411	X X X	X X X	122,772,411	0.0019	233,268	0.0058	712,080	0.0090	1,104,952
4	3	Medium Quality	14,072,362	X X X	X X X	14,072,362	0.0093	130,873	0.0230	323,664	0.0340	478,460
5	4	Low Quality	2,991,604	X X X	X X X	2,991,604	0.0213	63,721	0.0530	158,555	0.0750	224,370
6	5	Lower Quality	2,005,687	X X X	X X X	2,005,687	0.0432	86,646	0.1100	220,626	0.1700	340,967
7	6	In or Near Default	399,983	X X X	X X X	399,983	0.0000		0.2000	79,997	0.2000	79,997
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)	531,859,636	X X X	X X X	531,859,636	X X X	636,039	X X X	2,193,723	X X X	3,140,226
PREFERRED STOCKS												
10	1	Highest Quality	1,000,000	X X X	X X X	1,000,000	0.0004	400	0.0023	2,300	0.0030	3,000
11	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
12	3	Medium Quality	1,009,600	X X X	X X X	1,009,600	0.0093	9,389	0.0230	23,221	0.0340	34,326
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)	2,009,600	X X X	X X X	2,009,600	X X X	9,789	X X X	25,521	X X X	37,326
SHORT-TERM BONDS												
18		Exempt Obligations	12,006,665	X X X	X X X	12,006,665	0.0000		0.0000		0.0000	
19	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
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)	12,006,665	X X X	X X X	12,006,665	X X X		X X X		X X X	

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)	545,875,901	X X X	X X X	545,875,901	X X X	645,828	X X X	2,219,244	X X X	3,177,552
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			X X X		0.0221 (a)		0.0420 (a)		0.0665 (a)	
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	120,965,451		X X X	120,965,451	0.0221 (a)	2,673,336	0.0420 (a)	5,080,549	0.0665 (a)	8,044,202
40		In Good Standing With Restructured Terms	4,339,847		X X X	4,339,847	0.1965 (b)	852,780	0.4350 (b)	1,887,833	0.7017 (b)	3,045,271
Overdue, Not in Process:												
41		Farm Mortgages			X X X		0.0420		0.0760		0.1200	
42		Residential Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
43		Residential Mortgages-All Other			X X X		0.0025		0.0058		0.0090	
44		Commercial Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
45		Commercial Mortgages-All Other	1,717,987		X X X	1,717,987	0.0420	72,155	0.0760	130,567	0.1200	206,158
In Process of Foreclosure:												
46		Farm Mortgages			X X X		0.0000		0.1700		0.1700	
47		Residential Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
48		Residential Mortgages-All Other			X X X		0.0000		0.0130		0.0130	
49		Commercial Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
50		Commercial Mortgages-All Other			X X X		0.0000		0.1700		0.1700	
51		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Assset)	127,023,285		X X X	127,023,285	X X X	3,598,271	X X X	7,098,949	X X X	11,295,631
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	127,023,285		X X X	127,023,285	X X X	3,598,271	X X X	7,098,949	X X X	11,295,631

(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	3,036,974	X X X	X X X	3,036,974	0.0000		0.1792 (d)	544,226	0.1792 (d)	544,226
2		Unaffiliated Private		X X X	X X X		0.0000		0.1600		0.1600	
3		Federal Home Loan Bank	530,400	X X X	X X X	530,400	0.0000		0.0050	2,652	0.0080	4,243
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)	3,567,374			3,567,374	X X X		X X X	546,878	X X X	548,469
REAL ESTATE												
19		Home Office Property (General Account only)	7,158,242			7,158,242	0.0000		0.0750	536,868	0.0750	536,868
20		Investment Properties	3,385,814			3,385,814	0.0000		0.0750	253,936	0.0750	253,936
21		Properties Acquired in Satisfaction of Debt	3,249,829			3,249,829	0.0000		0.1100	357,481	0.1100	357,481
22		Total Real Estate (Sum of Lines 19 through 21)	13,793,885			13,793,885	X X X		X X X	1,148,285	X X X	1,148,285
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
24	1	Highest Quality		X X X	X X X		0.0004		0.0023		0.0030	
25	2	High Quality		X X X	X X X		0.0019		0.0058		0.0090	
26	3	Medium Quality		X X X	X X X		0.0093		0.0230		0.0340	
27	4	Low Quality		X X X	X X X		0.0213		0.0530		0.0750	
28	5	Lower Quality		X X X	X X X		0.0432		0.1100		0.1700	
29	6	In or Near Default		X X X	X X X		0.0000		0.2000		0.2000	
30		Total with Bond Characteristics (Sum of Lines 23 through 29)		X X X	X X X		X X X		X X X		X X X	

NONE

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

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

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

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

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

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
REPLICATIONS (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
				NONE				
0599999 Total								

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
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
749198	6941	MS	2007	3,000	79	3,000	Misrepresentation of Health History
751560	APP	TX	2008	200,000		200,000	Misrepresentation of Health History
754080	8457	IL	2008	20,000	411	20,000	Misrepresentation of Health History
750985	8914	GA	2008	12,000	965	12,000	Misrepresentation of Health History
748258	8744	OK	2008	25,000	1,012	25,000	Misrepresentation of Health History
754681	APP	GA	2008	18,000	84	18,000	Misrepresentation of Health History
751275	9016	MI	2008	3,500	1,481	3,500	Misrepresentation of Health History
751122	9033	IL	2008	15,000	1,114	15,000	Misrepresentation of Health History
749872	7897	GA	2007	10,000	487	10,000	Misrepresentation of Health History
756448	8836	SC	2008	3,000	32	3,000	Misrepresentation of Health History
757351	9169	SC	2008	3,000	228	3,000	Misrepresentation of Health History
751292	8836	SC	2008	3,000	384	3,000	Misrepresentation of Health History
758955	9791	AR	2009	6,000	113	6,000	Misrepresentation of Health History
750986	9701	GA	2009	4,900	961	4,900	Misrepresentation of Health History
749785	9235	GA	2008	10,000	1,045	10,000	Misrepresentation of Health History
757822	9399	WV	2008	7,000	161	7,000	Misrepresentation of Health History
753939	9463	AL	2008	20,000	1,334	20,000	Misrepresentation of Health History
755690	10139	IL	2008	15,000	330	15,000	Misrepresentation of Health History
748673	9071	OK	2008	4,200	608	4,200	Misrepresentation of Health History
746935	8973	AR	2008	10,000	1,892	10,000	Misrepresentation of Health History
750233	8732	MS	2008	3,500	614	3,500	Misrepresentation of Health History
754502	9797	GA	2009	21,000	1,105	21,000	Misrepresentation of Health History
754114	9613	IL	2008	9,000	334	9,000	Misrepresentation of Health History
754585	10418	OH	2009	3,000	953	3,000	Misrepresentation of Health History
0199999 Disposed - Death Claims - Ordinary				484,100	15,925	484,100	X X X
GP01	MBA08-462	SC	2008	250,000	347	250,000	Suicide Provision/Contestable
GP01	MBA08-318	HI	2008	10,000		10,000	Not Dependent
GP01	MBA08-541	CA	2008	1,500		1,500	Coverage not inforce
GP01	MBA08-341	GA	2008	12,000		12,000	Divorced no coverage
GP01	MBA06-495	UT	2008	50,000	92	50,000	Suicide Provision/Contestable
GP01	MBA06-543	NJ	2008	100,000	7	100,000	Misrepresentation of Health History
GP01	MBA06-590	CA	2008	6,000		6,000	Not Dependent
GP01	MBA08-024	NC	2008	50,000	26	50,000	Misrepresentation of Health History
GP01	MBA08-338	AL	2008	7,000		7,000	Divorced no coverage
GP01	MBA08-536	TX	2008	100,000		100,000	Coverage not inforce
GP01	MBA04-192	TX	2005	100,000	64	100,000	Misrepresentation of Health History
GP01	MBA09-102	TN	2009	5,000		5,000	Material information withheld
GP01	MBA08-284	SC	2009	100,000	101	100,000	Suicide Provision/Contestable
GP01	MBA09-188	FL	2009	5,000		5,000	Material information withheld
0399999 Disposed - Death Claims - Group				796,500	637	796,500	X X X
0599999 Subtotals - Disposed - Death Claims				1,280,600	16,562	1,280,600	X X X
2699999 Subtotals - Claims Disposed of During Current Year				1,280,600	16,562	1,280,600	X X X
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
751558	7571	GA	2007	10,000	62	10,000	Misrepresentation of Health History
751617	7678	OK	2008	75,000	68	75,000	Misrepresentation of Health History
748941	9079	GA	2008	3,000	491	3,000	Misrepresentation of Health History
758813	9787	SC	2009	10,000	356	10,000	Misrepresentation of Health History
759567	10218	AR	2009	5,000	279	5,000	Misrepresentation of Health History
2799999 Resisted - Death Claims - Ordinary				156,500	3,410	156,500	X X X
3199999 Subtotals - Resisted - Death Claims				156,500	3,410	156,500	X X X
5299999 Subtotals - Claims Resisted During Current Year				156,500	3,410	156,500	X X X
5399999 Totals				1,437,100	19,972	1,437,100	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	18 %
PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	1,436,498	X X X	1,436,013	X X X		X X X		X X X		X X X		X X X		X X X		X X X	485	X X X
2. Premiums earned	1,436,391	X X X	1,435,914	X X X		X X X		X X X		X X X		X X X		X X X		X X X	477	X X X
3. Incurred claims	1,257,643	87.6	1,257,663	87.6													(20)	(4.2)
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,257,643	87.6	1,257,663	87.6													(20)	(4.2)
6. Increase in contract reserves	(33,080)	(2.3)	(33,080)	(2.3)														
7. Commissions (a)	30,969	2.2	30,962	2.2													7	1.5
8. Other general insurance expenses	250,195	17.4	248,761	17.3													1,434	300.6
9. Taxes, licenses and fees	27,811	1.9	27,811	1.9														
10. Total other expenses incurred	308,975	21.5	307,534	21.4													1,441	302.1
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(97,147)	(6.8)	(96,203)	(6.7)													(944)	(197.9)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(97,147)	(6.8)	(96,203)	(6.7)													(944)	(197.9)

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

NONE

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	14,535	14,508							27
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	14,535	14,508							27
5. Total premium reserves, prior year	14,429	14,409							20
6. Increase in total premium reserves	106	99							7
B. Contract Reserves:									
1. Additional reserves (a)	392,668	392,668							
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	392,668	392,668							
4. Total contract reserves, prior year	425,748	425,748							
5. Increase in contract reserves	(33,080)	(33,080)							
C. Claim Reserves and Liabilities:									
1. Total current year	1,121,367	1,114,223							7,144
2. Total prior year	1,092,445	1,081,645							10,800
3. Increase	28,922	32,578							(3,656)
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	374,951	373,481							1,470
1.2 On claims incurred during current year	853,770	851,604							2,166
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	673,148	673,148							
2.2 On claims incurred during current year	448,220	441,076							7,144
3. Test:									
3.1 Lines 1.1 and 2.1	1,048,099	1,046,629							1,470
3.2 Claim reserves and liabilities, December 31, prior year	1,092,445	1,081,645							10,800
3.3 Line 3.1 minus Line 3.2	(44,346)	(35,016)							(9,330)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	49,739	49,739							
2. Premiums earned	49,640	49,640							
3. Incurred claims	144,820	144,820							
4. Commissions	30,962	30,962							
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

(a) Includes \$ 0 premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred Claims	1,112,843		(20)	1,112,823
2. Beginning Claim Reserves and Liabilities	441,669		10,800	452,469
3. Ending Claim Reserves and Liabilities	404,513		7,144	411,657
4. Claims Paid	1,149,999		3,636	1,153,635
B. Assumed Reinsurance:				
5. Incurred Claims			144,820	144,820
6. Beginning Claim Reserves and Liabilities			639,976	639,976
7. Ending Claim Reserves and Liabilities			709,710	709,710
8. Claims Paid			75,086	75,086
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	1,112,843		144,800	1,257,643
14. Beginning Claim Reserves and Liabilities	441,669		650,776	1,092,445
15. Ending Claim Reserves and Liabilities	404,513		716,854	1,121,367
16. Claims Paid	1,149,999		78,722	1,228,721
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	1,112,843		144,800	1,257,643
18. Beginning Reserves and Liabilities	441,669		650,776	1,092,445
19. Ending Reserves and Liabilities	404,513		716,855	1,121,368
20. Paid Claims and Cost Containment Expenses	1,149,999		78,721	1,228,720

SCHEDULE S - PART 1 - SECTION 1

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
60009	72-1267013	05/01/1997	Southern National Life Insurance Company	Baton Rouge, Louisiana	CO/I	6,859,135	299,688	54,768			
93459	72-0917222	12/31/2004	Pan American Assurance Company	New Orleans, Louisiana	CO/I	9,564,826	1,981,800	613,174	142,100		
93459	72-0917222	04/01/2005	Pan American Assurance Company	New Orleans, Louisiana	CO/I	4,735,625	3,405,109				
81043	59-1460067	03/01/2005	Bankers Life Insurance Company	St. Petersburg, Florida	CO/I	2,675,931	399,101	103,138	96,750		
65676	35-0472300	03/02/1987	Special Pooled Risk Administrators	Fort Wayne, Indiana	CAT/I						
65676	35-0472300	10/01/2001	Lincoln National Life Insurance Company	Fort Wayne, Indiana	ACO/I		1,678,082				
67059	91-0782008	12/31/2008	North Coast Life Insurance Company	Spokane, Washington	CO/I	3,832,042	636,149	319,336			
67059	91-0782008	12/31/2008	North Coast Life Insurance Company	Spokane, Washington	YRT/I	66,791,889	298,776	44,386	50,000		
0299999	General Account Non-Affiliates						94,459,448	8,698,705	1,134,802	288,850	
0399999	Total General Account						94,459,448	8,698,705	1,134,802	288,850	
0799999	Totals						94,459,448	8,698,705	1,134,802	288,850	

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 86231	13-1675535 39-0989781	07/01/1988 01/01/1994	Swiss Re Life and Health America, Inc. Transamerica Occidental	Armonk, New York Los Angeles, California	CO/G COFW/G	49,739	14,508	552,424	51,894 498,060		486,402
0299999	Totals, Non-Affiliates					49,739	14,508	552,424	549,954		486,402
0399999	Totals					49,739	14,508	552,424	549,954		486,402

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
97071	13-3126819	10/26/1953	Generali USA Life Reassurance Company	Kansas City, Missouri	35,400	
93572	43-1235868	11/01/1994	RGA Reinsurance Company	Chesterfield, Missouri	26,000	
86258	13-2572994	08/15/2002	General Re Life Corporation	Stamford, Connecticut	25,000	
86231	39-0989781	01/01/1994	Transamerica Occidental Life Insurance Company	Charlotte, North Carolina		50,000
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	14,802	
65676	35-0472300	06/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	60,000	
25364	13-1675535	05/01/1981	Swiss Re Life & Health America, Inc	Armonk, New York	50,000	6,711
25364	13-1675535	05/01/2002	Swiss Re Life & Health America, Inc	Armonk, New York	240,000	165,360
25364	13-1675535	04/01/1997	Swiss Re Life & Health America, Inc	Armonk, New York		177,908
25364	13-1675535	01/01/2004	Swiss Re Life & Health America, Inc	Armonk, New York	81,670	22,345
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	715,214	3,232,031
0299999	Life and Annuity, Totals, Non-Affiliates				1,248,086	3,654,355
0399999	Life and Annuity, Totals				1,248,086	3,654,355
0799999	Totals - Life, Annuity and Accident and Health				1,248,086	3,654,355

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	4,037,594	79,421	81,565	124,892				
97071	13-3126819	12/01/2003	Generali USA Life Reassurance Company	Kansas City, Missouri	CO/I	25,000	163	148					
25364	13-1675535	05/01/1981	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	62,604,787	274,793	252,232	388,191				
25364	13-1675535	04/01/1977	Swiss Re Life & Health America, Inc	Armonk, New York	CO/I	375,000	490	454					
25364	13-1675535	04/01/1997	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	114,940,394	418,283	410,627	316,113				
25364	13-1675535	05/01/2002	Swiss Re Life & Health America, Inc	Armonk, New York	CO/I	515,486,398	9,221,760	8,274,250	1,454,923				
25364	13-1675535	01/01/2008	Swiss Re Life & Health America, Inc	Armonk, New York	CO/I	58,009,561	283,613		233,837				
25364	13-1675535	01/01/2004	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	228,706,567	614,562	602,760	320,474				
25364	13-1675535	09/01/2008	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	59,530,715	135,625		69,904				
65676	35-0472300	09/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	YRT/I	78,878,114	410,412	417,459	418,912				
65676	35-0472300	06/01/1981	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	5,837,456	39,084	37,513	57,782				
65676	35-0472300	07/01/2000	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	6,177,775	138,156	132,200	14,334				
65676	35-0472300	12/01/2001	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	10,039,633	162,700	147,643	20,625				
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Fort Wayne, Indiana	YRT/I	2,518,625	8,883	9,900	10,625				
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/I	2,006,751	6,775	6,845	12,444				
65676	35-0472300	07/01/1998	Lincoln National Life Insurance Company	Fort Wayne, Indiana	ADB/I				47,513				
65676	35-0472300	08/01/1998	Lincoln National Life Insurance Company	Fort Wayne, Indiana	ADB/I				17,496				
65676	35-0472300	10/01/2001	Lincoln National Life Insurance Company	Fort Wayne, Indiana	YRT/I	114,000	22,124	25,713					
90670	43-1178580	05/01/1984	Scottish Re Life Corporation	Wilmington, Delaware	YRT/I	5,283,060	45,849	45,627	57,339				
90670	43-1178580	09/01/1981	Scottish Re Life Corporation	Wilmington, Delaware	CO/I	6,171,710	25,002	25,917	50,754				
25364	13-1675535	06/01/1986	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	100,000	382	507					
25364	13-1675535	01/01/1994	Swiss Re Life & Health America, Inc	Armonk, New York	YRT/I	157,910	964	882					
86258	13-2572994	04/01/1987	General Re Life Corporation	Stamford, Connecticut	YRT/I	99,594	236	516	2,325				
86258	13-2572994	08/15/2002	General Re Life Corporation	Stamford, Connecticut	CO/I	2,909,500	33,920	32,646	11,107				
90670	43-1178580	01/01/1993	Scottish Re Life Corporation	Wilmington, Delaware	YRT/I	3,126,767	31,989	30,388	33,107				
88099	75-1608507	01/01/1993	Optimum Re	Dallas, Texas	YRT/I	1,724,376	17,173	17,637	7,179				
88099	75-1608507	01/01/1993	Optimum Re	Dallas, Texas	CO/I	3,827,985	41,561	40,249	31,806				
88099	75-1608507	08/15/1999	Optimum Re	Dallas, Texas	CO/I	4,345,284	170,184	161,194	24,474				
93572	43-1235868	11/01/1994	RGA Reinsurance Company	Chesterfield, Missouri	YRT/I	4,752,819	19,922	21,167	27,683				
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				
86231	39-0989781	01/01/1994	Transamerica Occidental Life Insurance Company	Charlotte, North Carolina	YRT/I	52,879	733	677	124				
86231	39-0989781	01/01/1994	Transamerica Occidental Life Insurance Company	Charlotte, North Carolina	CO/I	2,015,111	30,078	26,814	13,466				
61689	42-0175020	01/01/1998	Aviva Life and Annuity Company	Indianapolis, Indiana	YRT/I	2,412,142	11,880	10,614	11,355				
61689	42-0175020	01/01/1998	Aviva Life and Annuity Company	Indianapolis, Indiana	CO/I	129,636,148	1,403,675	1,389,905	312,752				
61689	42-0175020	01/01/1998	Aviva Life and Annuity Company	Indianapolis, Indiana	DIS/I		24,311	28,655					
65242	35-0457540	01/01/1998	Lafayette Life Insurance Company	Lafayette, Indiana	ACO/I		725,143	734,023					
65676	35-0472300	10/01/2001	Lincoln National Life Insurance Company	Fort Wayne, Indiana	CO/G								

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		
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	YRT/I	370,494	90,696	41,576	3,956				
66346	58-0828824	08/01/2004	Munich American Reassurance Company	Atlanta, Georgia	CO/G	8,128,028,509	17,848,050	15,386,189	13,531,795				
0299999	Authorized General Account – Non-Affiliates					9,444,302,658	32,338,592	28,394,492	17,651,287				
0399999	Total Authorized General Account					9,444,302,658	32,338,592	28,394,492	17,651,287				
60009	72-1267013	05/01/1997	Southern National Life Insurance Company	Baton Rouge, Louisiana	YRT/I	1,062,878	1,613	1,698	2,911				
0599999	Unauthorized General Account – Non-Affiliates					1,062,878	1,613	1,698	2,911				
0699999	Total Unauthorized General Account					1,062,878	1,613	1,698	2,911				
0799999	Authorized and Unauthorized General Account					9,445,365,536	32,340,205	28,396,190	17,654,198				
1599999	Totals					9,445,365,536	32,340,205	28,396,190	17,654,198				

NONE Schedule S - Part 3 - Section 2

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

	1	2	3	4	5
	2009	2008	2007	2006	2005
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	17,654	18,133	20,164	21,429	22,927
2. Commissions and reinsurance expense allowances	4,531	4,384	4,707	4,701	5,014
3. Contract claims	10,744	13,133	14,780	16,690	14,516
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	1,346	1,331	970	2,225	1,795
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	2,811	2,417	2,616	3,311	4,977
9. Aggregate reserves for life and accident and health contracts	14,492	13,010	11,679	10,709	8,484
10. Liability for deposit-type contracts	17,848	15,386	13,515	14,055	16,651
11. Contract claims unpaid	3,654	4,312	4,215	5,461	5,673
12. Amounts recoverable on reinsurance	1,248	1,128	2,262	1,718	1,643
13. Experience rating refunds due or unpaid	354	748	553		
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid	667	631	716	714	714
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	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	768,682,178		768,682,178
2. Reinsurance (Line 14)	2,755,272	(2,755,272)	
3. Premiums and considerations (Line 13)	9,662,381	2,810,843	12,473,224
4. Net credit for ceded reinsurance	X X X	37,793,949	37,793,949
5. All other admitted assets (balance)	20,787,236		20,787,236
6. Total assets excluding Separate Accounts (Line 24)	801,887,067	37,849,520	839,736,587
7. Separate Account assets (Line 25)			
8. Total assets (Line 26)	801,887,067	37,849,520	839,736,587
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	608,148,191	14,492,155	622,640,346
10. Liability for deposit-type contracts (Line 3)	60,784,248	17,848,050	78,632,298
11. Claim reserves (Line 4)	7,450,726	3,654,355	11,105,081
12. Policyholder dividends/reserves (Lines 5 through 7)	6,707,225		6,707,225
13. Premium & annuity considerations received in advance (Line 8)	53,816		53,816
14. Other contract liabilities (Line 9)	6,347,023	1,856,572	8,203,595
15. Reinsurance in unauthorized companies (Line 24.2)	1,613	(1,613)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)			
17. All other liabilities (balance)	24,605,932		24,605,932
18. Total liabilities excluding Separate Accounts (Line 26)	714,098,774	37,849,519	751,948,293
19. Separate Account liabilities (Line 27)			
20. Total liabilities (Line 28)	714,098,774	37,849,519	751,948,293
21. Capital & surplus (Line 38)	87,788,292	X X X	87,788,292
22. Total liabilities, capital & surplus (Line 39)	801,887,066	37,849,519	839,736,585
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	14,492,155		
24. Claim reserves	3,654,355		
25. Policyholder dividends/reserves			
26. Premium & annuity considerations received in advance			
27. Liability for deposit-type contracts	17,848,050		
28. Other contract liabilities	1,384,601		
29. Reinsurance ceded assets	2,268,871		
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables	39,648,032		
32. Premiums and considerations	2,810,843		
33. Reinsurance in unauthorized companies	1,613		
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets			
36. Total ceded reinsurance payable/offsets	2,812,456		
37. Total net credit for ceded reinsurance	36,835,576		

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

		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.							
1. Alabama	AL	1,654,263	1,539				1,655,802
2. Alaska	AK	180,080					180,080
3. Arizona	AZ	1,128,230	54,485				1,182,715
4. Arkansas	AR	1,023,838	15,126				1,038,964
5. California	CA	6,009,926	43,100				6,053,026
6. Colorado	CO	1,220,562	13,558				1,234,120
7. Connecticut	CT	363,715	29,680				393,395
8. Delaware	DE	114,119					114,119
9. District of Columbia	DC	241,021	50				241,071
10. Florida	FL	5,631,048	86,493				5,717,541
11. Georgia	GA	3,474,080	150,337				3,624,417
12. Hawaii	HI	947,529	1,668				949,197
13. Idaho	ID	187,416					187,416
14. Illinois	IL	1,133,454	720				1,134,174
15. Indiana	IN	631,465	297,065				928,530
16. Iowa	IA	186,290					186,290
17. Kansas	KS	396,783	600				397,383
18. Kentucky	KY	640,813	54,119				694,932
19. Louisiana	LA	1,559,918	6,384				1,566,302
20. Maine	ME	135,719					135,719
21. Maryland	MD	1,189,038	2,350				1,191,388
22. Massachusetts	MA	483,350	280,339				763,689
23. Michigan	MI	753,379	116,215				869,594
24. Minnesota	MN	203,049					203,049
25. Mississippi	MS	710,819	106,835				817,654
26. Missouri	MO	544,800	14,225				559,025
27. Montana	MT	70,137					70,137
28. Nebraska	NE	140,441					140,441
29. Nevada	NV	480,855	1,970				482,825
30. New Hampshire	NH	195,420	78,767				274,187
31. New Jersey	NJ	236,613					236,613
32. New Mexico	NM	783,908	240				784,148
33. New York	NY	373,064					373,064
34. North Carolina	NC	2,406,923	79,448				2,486,371
35. North Dakota	ND	63,368					63,368
36. Ohio	OH	1,248,088	160,993				1,409,081
37. Oklahoma	OK	1,127,835	2,252,102				3,379,937
38. Oregon	OR	235,344	1,738				237,082
39. Pennsylvania	PA	845,041	1,900				846,941
40. Rhode Island	RI	372,667					372,667
41. South Carolina	SC	1,434,151	12,580				1,446,731
42. South Dakota	SD	108,663					108,663
43. Tennessee	TN	2,017,878	916,836				2,934,714
44. Texas	TX	8,049,839	845,104	485			8,895,428
45. Utah	UT	403,947	500				404,447
46. Vermont	VT	88,127	12,400				100,527
47. Virginia	VA	4,004,989	102,874				4,107,863
48. Washington	WA	1,321,689	5,200				1,326,889
49. West Virginia	WV	307,194					307,194
50. Wisconsin	WI	270,465					270,465
51. Wyoming	WY	119,834	71,463				191,297
52. American Samoa	AS	2,271					2,271
53. Guam	GU	140,908					140,908
54. Puerto Rico	PR	33,256					33,256
55. U.S. Virgin Islands	VI	3,816					3,816
56. Northern Mariana Islands	MP	1,760					1,760
57. Canada	CN	1,212					1,212
58. Aggregate Other Alien	OT	962,956	19,972				982,928
59. Totals		58,597,363	5,838,975	485			64,436,823

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.

MARCH FILING	<u>Responses</u>
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC 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	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
14. 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
15. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?	YES
16. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
25. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	NO
28. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
29. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

- | | |
|---|-----|
| 30. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 31. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | YES |
| 32. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 33. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |

Explanation:

Bar Code:



63967200942000000



63967200936000000



63967200949000000



63967200937100000



63967200944300000



63967200944400000



63967200944500000



63967200944600000



63967200944700000



63967200944800000



63967200944900000



63967200945100000



63967200945200000



63967200949500000



63967200936500000



63967200933000000



63967200923000000



63967200946500100

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2009

(To Be Filed By March 1)

Of The Government Personnel Mutual Life Insurance Company Insurance Company

Address (City, State, Zip Code)

NAIC Group Code 0000

NAIC Company Code 63967

Employer's ID Number 74-0651020

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2005	2 2006	3 2007	4 2008	5 2009 (a)
1. Prior					(30)
2. 2005	359	46	16	13	11
3. 2006	737	335	42	24	20
4. 2007	X X X	793	348	58	39
5. 2008	X X X	X X X	784	353	334
6. 2009	X X X	X X X	X X X	797	852
	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior					
2. 2005					
3. 2006	X X X				
4. 2007	X X X	X X X	2		
5. 2008	X X X	X X X	X X X	2	1
6. 2009	X X X	X X X	X X X	X X X	2

Section C - Credit Accident and Health

1. Prior					
2. 2005					
3. 2006	X X X				
4. 2007	X X X	X X X	NONE		
5. 2008	X X X	X X X			
6. 2009	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

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2005	2 2006	3 2007	4 2008	5 2009
1. Prior					
2. 2005					
3. 2006	X X X				
4. 2007	X X X	X X X			
5. 2008	X X X	X X X	X X X		
6. 2009	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior					
2. 2005					
3. 2006	X X X				
4. 2007	X X X	X X X			
5. 2008	X X X	X X X	X X X		
6. 2009	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior					
2. 2005					
3. 2006	X X X				
4. 2007	X X X	X X X			
5. 2008	X X X	X X X	X X X		
6. 2009	X X X	X X X	X X X	X X X	

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

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2005	2 2006	3 2007	4 2008	5 2009
1. 2005	1,199			X X X	X X X
2. 2006	X X X	1,116		X X X	X X X
3. 2007	X X X	1,240		1,272	
4. 2008	X X X	X X X		1,284	1,249
5. 2009	X X X	X X X	X X X	1,336	1,252
			X X X	X X X	1,293

Section B - Other Accident and Health

1. 2005				X X X	X X X
2. 2006	X X X				X X X
3. 2007	X X X	X X X			
4. 2008	X X X	X X X	X X X		3
5. 2009	X X X	X X X	X X X	13	4
				X X X	9

Section C - Credit Accident and Health

1. 2005				X X X	X X X
2. 2006	X X X				X X X
3. 2007	X X X	X X X			
4. 2008	X X X	X X X	X X X		
5. 2009	X X X	X X X	X X X	X X X	

NONE

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

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2005	2 2006	3 2007	4 2008	5 2009
1. 2005	1,199				
2. 2006	X X X	1,166			
3. 2007	X X X	1,240			
4. 2008	X X X	X X X			
5. 2009	X X X	X X X	X X X		
			1,157		
			1,254	1,272	
		X X X	1,176	1,284	1,249
		X X X		1,336	1,252
		X X X	X X X	X X X	1,293

Section B - Other Accident and Health

1. 2005		6				
2. 2006	X X X	6				
3. 2007	X X X	X X X				
4. 2008	X X X	X X X	X X X			
5. 2009	X X X	X X X	X X X			
						6
						7
						8
						6
						13
				X X X		3
						4
				X X X		9

Section C - Credit Accident and Health

1. 2005						
2. 2006	X X X					
3. 2007	X X X	X X X				
4. 2008	X X X	X X X	X X X			
5. 2009	X X X	X X X	X X X		X X X	

NONE

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	5,480
3. Individual annuity	Other	516
4. Supplementary contracts		
5. Credit life		
6. Group life	Other	1,269
7. Group annuities	Various	1,082
8. Group accident and health		
9. Credit accident and health		
10. Other accident and health	Other	11
11. Total		8,358

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