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QUARTERLY STATEMENT

As of June 30, 2012

of the Condition and Affairs of the

North Coast Life Insurance Company

NAIC Group Code..... , (Current Period) (Prior Period) NAIC Company Code..... 67059 Employer's ID Number..... 91-0782008

Organized under the Laws of Washington State of Domicile or Port of Entry Washington Country of Domicile US

Incorporated/Organized..... February 5, 1965 Commenced Business..... May 3, 1965

Statutory Home Office	1116 West Riverside Ave…... Spokane ..... WA ..... 99201-1198 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	1116 West Riverside Ave…... Spokane ..... WA ..... 99201-1198 *(Street and Number) (City or Town, State and Zip Code)*	509-838-4235 *(Area Code) (Telephone Number)*
Mail Address	P.O. Box 1445….. Spokane ..... WA ..... 99210-1445 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	1116 West Riverside Ave…... Spokane ..... WA ..... 99201-1198 *(Street and Number) (City or Town, State and Zip Code)*	509-838-4235 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.nclife.com	
Statutory Statement Contact	Timothy Alan Throckmorton *(Name)*	509-838-4235 ext 213 *(Area Code) (Telephone Number) (Extension)*
	ncl.cfo@nclife.com *(E-Mail Address)*	800-619-6143 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Robert James Ogden	President & CEO	2. Timothy Alan Throckmorton	Treasurer
3. Chester Robert Ogden	Chairman of the Board	4. Linda Evelyn Butler	Secreatry

OTHER

Randy George Thomas Senior Vice President - Sales

DIRECTORS OR TRUSTEES

Ronald Drake Andrews	Brad Barlow	William Carlin Fix	David M. Ogden
Chester Robert Ogden	Douglas Hunter Ogden	Robert James Ogden	Paul Stevenson
Timothy Alan Throckmorton			

State of..... Washington
County of..... Spokane

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

(Signature)	(Signature)	(Signature)
Robert James Ogden	Timothy Alan Throckmorton	Chester Robert Ogden
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President & CEO	Treasurer	Chairman of the Board
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This _____ day of _____

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

b. If no: 1. State the amendment number _____

2. Date filed _____

3. Number of pages attached _____

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	103,526,437		103,526,437	102,215,137
2. Stocks:				
2.1 Preferred stocks	3,902,059		3,902,059	3,688,661
2.2 Common stocks			0	
3. Mortgage loans on real estate:				
3.1 First liens	82,151		82,151	189,573
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $.....0 encumbrances)			0	
4.2 Properties held for the production of income (less $.....0 encumbrances)			0	
4.3 Properties held for sale (less $.....0 encumbrances)			0	
5. Cash ($.....8,524,189), cash equivalents ($.....0) and short-term investments ($.....1,520,061)	10,044,250		10,044,250	7,124,024
6. Contract loans (including $.....0 premium notes)	16,001,652		16,001,652	16,216,017
7. Derivatives			0	
8. Other invested assets	1,401,484		1,401,484	1,404,136
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	134,958,033	0	134,958,033	130,837,548
13. Title plants less $.....0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	1,761,778		1,761,778	1,759,071
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	46,774		46,774	52,447
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	1,396,399		1,396,399	1,614,607
15.3 Accrued retrospective premiums			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	
16.2 Funds held by or deposited with reinsured companies	145		145	701
16.3 Other amounts receivable under reinsurance contracts	15,179		15,179	31,746
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	148,839		148,839	
18.2 Net deferred tax asset	2,654,838	2,219,175	435,663	435,663
19. Guaranty funds receivable or on deposit	2,000		2,000	2,000
20. Electronic data processing equipment and software	4,905		4,905	5,053
21. Furniture and equipment, including health care delivery assets ($.....0)	20,665	20,665	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates			0	6,442
24. Health care ($.....0) and other amounts receivable	33,680	33,680	0	
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	141,043,235	2,273,520	138,769,715	134,745,278
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. Total (Lines 26 and 27)	141,043,235	2,273,520	138,769,715	134,745,278

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0
2501.			0	
2502.			0	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Aggregate reserve for life contracts $.....0 less $.....0 included in Line 6.3 (including $.....0 Modco Reserve)	123,532,354	120,240,401
2.	Aggregate reserve for accident and health contracts (including $.....0 Modco Reserve)	3,572	3,572
3.	Liability for deposit-type contracts (including $.....0 Modco Reserve)	5,488,807	5,322,110
4.	Contract claims:		
	4.1 Life	305,002	222,119
	4.2 Accident and health		
5.	Policyholders' dividends $.....0 and coupons $.....0 due and unpaid		
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
	6.1 Dividends apportioned for payment (including $.....0 Modco)	2,800	4,000
	6.2 Dividends not yet apportioned (including $.....0 Modco)		
	6.3 Coupons and similar benefits (including $.....0 Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $.....0 discount; including $.....0 accident and health premiums	39,225	32,947
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including the liability of $.....0 accident and health experience rating refunds of which $.....0 is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $.....0 assumed and $.....27,026 ceded	27,026	30,658
	9.4 Interest Maintenance Reserve	1,397,100	1,545,446
10.	Commissions to agents due or accrued - life and annuity contracts $.....0, accident and health $.....0 and deposit-type contract funds $.....0		
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued	99,464	112,290
13.	Transfers to Separate Accounts due or accrued (net) (including $.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes	78,708	86,958
15.1	Current federal and foreign income taxes, including $.....0 on realized capital gains (losses)	92,881	144,717
15.2	Net deferred tax liability		
16.	Unearned investment income	350,470	384,789
17.	Amounts withheld or retained by company as agent or trustee	1,500	
18.	Amounts held for agents' account, including $.....0 agents' credit balances	16,316	12,359
19.	Remittances and items not allocated	362,994	109,670
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $.....0 and interest thereon $.....0		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve	855,563	773,122
	24.02 Reinsurance in unauthorized companies		
	24.03 Funds held under reinsurance treaties with unauthorized reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates		
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives		
	24.09 Payable for securities	255,448	
	24.10 Payable for securities lending		
	24.11 Capital notes $.....0 and interest thereon $.....0		
25.	Aggregate write-ins for liabilities	23,988	61,418
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	132,933,218	129,086,576
27.	From Separate Accounts statement		
28.	Total liabilities (Lines 26 and 27)	132,933,218	129,086,576
29.	Common capital stock	2,218,319	2,218,319
30.	Preferred capital stock	360,791	360,791
31.	Aggregate write-ins for other than special surplus funds	0	0
32.	Surplus notes		
33.	Gross paid in and contributed surplus	5,790,312	5,790,312
34.	Aggregate write-ins for special surplus funds	0	0
35.	Unassigned funds (surplus)	(2,532,924)	(2,710,722)
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 29 $.....0)		
	36.2 .....0.000 shares preferred (value included in Line 30 $.....0)		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $.....0 in Separate Accounts Statement)	3,257,388	3,079,590
38.	Totals of Lines 29, 30 and 37	5,836,498	5,658,700
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	138,769,716	134,745,276

DETAILS OF WRITE-INS

2501.	Other Notes Payable		
2502.	Checks Payable	23,988	61,418
2503.	Other Payables		
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	23,988	61,418
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199.	Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)	0	0
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	6,355,312	4,598,300	9,785,479
2. Considerations for supplementary contracts with life contingencies		25,082	175,747
3. Net investment income	3,506,139	3,569,691	7,087,206
4. Amortization of Interest Maintenance Reserve (IMR)	105,790	28,381	46,772
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	9,668	14,503	23,878
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	749	1,491	2,013
9. Totals (Lines 1 to 8.3)	9,977,658	8,237,448	17,121,095
10. Death benefits	941,430	726,349	1,402,342
11. Matured endowments (excluding guaranteed annual pure endowments)		21,776	27,033
12. Annuity benefits	2,020,972	2,538,577	4,576,504
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits	21	21	83
15. Surrender benefits and withdrawals for life contracts	1,659,038	1,667,544	3,548,621
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	146,770	123,785	238,366
18. Payments on supplementary contracts with life contingencies	127,197	67,311	187,017
19. Increase in aggregate reserves for life and accident and health contracts	3,291,953	1,232,356	3,433,809
20. Totals (Lines 10 to 19)	8,187,381	6,377,719	13,413,775
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	347,854	320,712	604,938
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	1,068,276	1,098,216	2,259,897
24. Insurance taxes, licenses and fees, excluding federal income taxes	115,793	68,768	189,916
25. Increase in loading on deferred and uncollected premiums	(16,377)	(40,819)	(41,815)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	0	0	0
28. Totals (Lines 20 to 27)	9,702,927	7,824,596	16,426,711
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	274,731	412,852	694,384
30. Dividends to policyholders	1,552	437	2,989
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	273,179	412,415	691,395
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(55,958)	(44,363)	169,163
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	329,137	456,778	522,232
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $.....0 (excluding taxes of $.....0 transferred to the IMR)	(63,832)	(138,306)	(208,277)
35. Net income (Line 33 plus Line 34)	265,305	318,472	313,955
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	5,658,700	5,376,638	5,376,638
37. Net income (Line 35)	265,305	318,472	313,955
38. Change in net unrealized capital gains (losses) less capital gains tax of $.....0	1,617	(123,918)	72,358
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax			(44,718)
41. Change in nonadmitted assets	56	(7,545)	31,944
42. Change in liability for reinsurance in unauthorized companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(82,441)	120,474	(97,034)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	(6,739)	25,088	5,557
54. Net change in capital and surplus (Lines 37 through 53)	177,798	332,571	282,062
55. Capital and surplus as of statement date (Lines 36 + 54)	5,836,498	5,709,209	5,658,700

DETAILS OF WRITE-INS

08.301.	IT Income	749	1,491	2,013
08.302.				
08.303.				
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	749	1,491	2,013
2701.				
2702.				
2703.				
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0
5301.	Prior yer adjustment of federal income tax expense			
5302.	Account correction	(6,739)	25,088	5,557
5303.				
5398.	Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399.	Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	(6,739)	25,088	5,557

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance	6,601,848	4,883,451	10,094,132
2. Net investment income	3,631,639	3,666,888	7,402,275
3. Miscellaneous income	10,417	15,994	25,891
4. Total (Lines 1 through 3)	10,243,904	8,566,333	17,522,298
5. Benefit and loss related payments	4,799,054	5,428,153	10,170,045
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	1,590,115	1,537,574	3,092,907
8. Dividends paid to policyholders	2,752	2,687	3,989
9. Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	144,717	65,000	71,216
10. Total (Lines 5 through 9)	6,536,638	7,033,414	13,338,157
11. Net cash from operations (Line 4 minus Line 10)	3,707,266	1,532,919	4,184,141
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	4,167,903	6,442,287	10,960,723
12.2 Stocks	500,000	907,446	1,282,446
12.3 Mortgage loans	47,776	6,622	13,247
12.4 Real estate			
12.5 Other invested assets	2,652	2,214	4,729
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			435
12.7 Miscellaneous proceeds	255,448	502,282	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,973,779	7,860,851	12,261,580
13. Cost of investments acquired (long-term only):			
13.1 Bonds	5,807,490	7,215,822	13,936,770
13.2 Stocks	714,610		130,341
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	6,522,100	7,215,822	14,067,111
14. Net increase (decrease) in contract loans and premium notes	(214,365)	(111,040)	18,506
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,333,956)	756,069	(1,824,037)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities	12,244	351,695	(46,801)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	534,672	(318,004)	230,851
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	546,916	33,691	184,050
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	2,920,226	2,322,679	2,544,154
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	7,124,026	4,579,872	4,579,872
19.2 End of period (Line 18 plus Line 19.1)	10,044,252	6,902,551	7,124,026

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

20.0001			

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	1,585,002	1,692,184	4,347,673
3. Ordinary individual annuities	4,770,126	2,905,836	6,076,072
4. Credit life (group and individual)			
5. Group life insurance			
6. Group annuities			
7. A&H - group			
8. A&H - credit (group and individual)			
9. A&H - other	182	280	726
10. Aggregate of all other lines of business	0	0	0
11. Subtotal	6,355,310	4,598,300	10,424,471
12. Deposit-type contracts	570,927	448,447	854,027
13. Total	6,926,237	5,046,747	11,278,498

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

Statement of accounting principles and methods applied in preparing accompanying statutory financial statements:

A. Accounting Practices:

The accompanying financial statements of the Company have been completed in accordance with the NAIC Accounting Practices and Procedures manual, except to the extent that state law differs. The Washington State Office of the Insurance Commissioner has adopted the NAIC Accounting Practices and Procedures Manual in its entirety.

Washington State insurance laws limit the Company's investment in preferred stock to 10% of total admitted assets. As of June 30, 2012, the Company did not exceed this limitation.

B. Use of Estimates in the Preparation of the Financial Statements:

The preparation of financials statements and other information in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period; actual results could differ materially from those estimates.

C. Accounting Policy:

Life premiums are recognized as income over the premium paying period of the policies. Annuity considerations are recognized as revenue when received. Deposits on deposit-type contracts are entered directly as a liability when received. Accident and health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.

2. Bonds not backed by other loans are stated at amortized cost using the interest method.

3. The company has no common stock investments.

4. Preferred stocks are stated at cost, except for redeemable preferred stock, which is carried at amortized cost using the interest method.

5. Mortgage loans on real estate are stated at the aggregate of the unpaid principal balances plus material acquisition costs, less unaccrued discount plus unamortized premiums, and less valuation allowance. Other than first-lien mortgages are non-admitted.

6. Loan-backed securities are stated at amortized cost.

7. The Company carries an approximate 39% interest in a partnership, W. 1124 Riverside Partners, which holds as its principle asset, a portion of the commercial real estate where the Company's headquarters are located. This asset is carried on the statutory equity method whereby the books of the partnership follow the same basis of accounting as the Company and any gains or losses from the partnership are unrealized to the Company.

8. The Company has no interest in joint ventures.

9. The Company carries no derivative investments.

10. The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation inasmuch as the Company has no premium deficiency reserves i.e. no instances where the valuation premium exceeds the gross premium.

11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while Management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

12. The Company has not modified its capitalization policy from the prior period.

13. The Company carries no pharmaceutical rebate receivables.

Note 2 - Accounting Changes and Corrections of Errors

No significant change.

Note 3 - Business Combinations and Goodwill

Government Personnel Mutual Life Insurance Co. (GPM Life) has agreed to buy North Coast Life Insurance Company ("the

NOTES TO FINANCIAL STATEMENTS

Company"). Upon completion of the transaction the Company will become a wholly owned independent subsidiary of GPM Life.

Upon approval by the Washington insurance commissioner, GPM Life will pay $7.66 per share to acquire 763,017 authorized-unissued shares of the Company's common stock. The Company will use these proceeds to redeem all outstanding shares of Series A preferred stock (360,791 shares). The Company will then hold a special meeting of shareholders to approve management's plan to merge with a newly created Washington subsidiary of GPM Life. Holders of any other shares of common stock of the Company not already owned by GPM Life at that point will receive $7.66 per share as part of the merger agreement. The buyout is anticipated to be completed by the end of 2012 or early 2013 depending upon the granting of regulatory approval.

GPM Life is a mutual life insurance company based in San Antonio. As of December 31, 2011, the company had assets of $834 million and an A.M. Best rating of A-.

Note 4 - Discontinued Operations

No significant change.

Note 5 - Investments

A. Mortgage Loans:

1. Maximum and minimum lending rates: No new loans were made during 2012.

2. Interest reductions: N/A – the Company did not reduce interest rates on any outstanding loans in 2012.

3. The maximum percentage of any one loan to the value of the underlying collateral at the time of the loans, exclusive of insured or guaranteed mortgages is 80%; for money purchase mortgages the maximum percentage is 90%.

	Current	Prior
4. As of quarter-end, the Company held mortgages with interest 180 days or more past due with a recorded investment, excluding accrued interest:	$5,386	$92,238
a. Total interest due on mortgages with interest which is 180 days or more past due:	0	13,500
5. Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	4,038	9,316
6. Current year impaired loans with a related allowance for credit losses	0	0
a. Related allowance for credit losses	0	0
7. Impaired loans without an allowance for credit losses	0	0
8. Average recorded investment in impaired loans:	0	0
9. Interest income recognized during the period the loans were impaired	0	0
10. Amount of interest income recognized on a cash basis during the period the loans were impaired	0	0
11. Allowance for credit losses:		
a. Balance at the beginning of period	0	0
b. Additions charged to operations	0	0
c. Direct write-downs charged against the allowances	0	0
d. Recoveries of amounts previously charged off	0	0
e. Balance at end of period	$ 0	$ 0

12. Interest income of impaired loans is reported as collected when cash is received.

B. Debt Restructuring: The Company has no invested assets that are restructured debt.

C. Reverse mortgages: The Company has no investment in reverse mortgages.

D. Loan-backed securities:

1. The Company has no loan-backed securities purchased prior to January 1, 1994.
2. Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from posted schedules for individual securities obtained through Bloomberg.
3. The Company had no negative yield situations requiring a change from the retrospective to the prospective methodology.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

Note 7 - Investment Income

No significant change.

NOTES TO FINANCIAL STATEMENTS

Note 8 - Derivative Instruments

No significant change.

Note 9 - Income Taxes

No significant change.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No significant change.

Note 11 - Debt

No significant change.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

No significant change.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

No significant change.

Note 14 - Contingencies

No significant change.

Note 15 - Leases

No significant change.

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

No significant change.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

None

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No significant change.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

No significant change.

Note 20 - Fair Value

A. Assets measured at fair value on a recurring basis:

(1)

Description	Level 1	Level 2	Level 3	Total
Assets at fair value:				
W. 1124 Riverside Partners	0	0	$1,396,588	$1,396,588
Liabilities at fair value: none				

(2) Assets Measured at Fair Value on a Recurring Basis Using Significant Unobservable Inputs:

Description	Balance at 12/31/2011	Realized Gains/Losses	Unrealized Gains/(Losses)	Purchases	Transfers In/(Out)	Balance at 06/30/2012	Gains/(Losses) Included In Income
W. 1124 Ptnr	1,396,588	0	0	0	0	1,396,588	0

This asset is carried on the statutory equity method whereby the books of the partnership follow the same basis of accounting as the Company and any gains or losses from the partnership are unrealized to the Company in proportion to the ownership share of the Company in the partnership.

B. The Company does not have any assets or liabilities that are measured at fair value on a nonrecurring basis.

C. N/A

D. The Company does not have any assets or liabilities where it is not practicable to estimate fair value.

Note 21 - Other Items

NOTES TO FINANCIAL STATEMENTS

No significant change.

Note 22 - Events Subsequent

No significant change.

Note 23 - Reinsurance

No significant change.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

No significant change.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

None

Note 26 - Intercompany Pooling Arrangements

No significant change.

Note 27 - Structured Settlements

No significant change.

Note 28 - Health Care Receivables

No significant change.

Note 29 - Participating Policies

No significant change.

Note 30 - Premium Deficiency Reserves

No significant change.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No significant change.

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

No significant change.

Note 33 - Premiums and Annuity Considerations Deferred and Uncollected

No significant change.

Note 34 - Separate Accounts

No significant change.

Note 35 - Loss/Claim Adjustment Expenses

No significant change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change: .....

3. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]
If yes, complete the Schedule Y-Part 1 - Organizational chart.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [ ] N/A [X]
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009.....

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2009.....

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 6/1/2011.....

6.4 By what department or departments?
State of Washington Office of Insurance Commissioner

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [ ] N/A [ ]

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

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

7.2 If yes, give full information:

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

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

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

8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator].

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

PART 1 - FINANCIAL

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

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

PART 1 - INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: $.....0

13. Amount of real estate and mortgages held in short-term investments: $.....0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No [ ]

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	$ 0	$ 0
14.22 Preferred Stock	$ 0	$ 0
14.23 Common Stock	$ 0	$ 0
14.24 Short-Term Investments	$ 0	$ 0
14.25 Mortgage Loans on Real Estate	$ 0	$ 0
14.26 All Other	$ 1,396,588	$ 1,396,588
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	$ 1,396,588	$ 1,396,588
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	$ 0	$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [X]

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

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

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

1 Name of Custodian(s)	2 Custodian Address
US Bank	P.O. Box 3168, Portland, OR 97208

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

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

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [ ] No [X]

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address

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

17.2 If no, list exceptions:

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE & HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

		Amount
1.1	Long-term mortgages in good standing	
1.11	Farm mortgages	$
1.12	Residential mortgages	$ 76,765
1.13	Commercial mortgages	$
1.14	Total mortgages in good standing	$ 76,765
1.2	Long-term mortgages in good standing with restructured terms	
1.21	Total mortgages in good standing with restructured terms	$
1.3	Long-term mortgage loans upon which interest is overdue more than three months	
1.31	Farm mortgages	$
1.32	Residential mortgages	$ 5,386
1.33	Commercial mortgages	$
1.34	Total mortgages with interest overdue more than three months	$ 5,386
1.4	Long-term mortgage loans in process of foreclosure	
1.41	Farm mortgages	$
1.42	Residential mortgages	$
1.43	Commercial mortgages	$
1.44	Total mortgages in process of foreclosure	$ 0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	$ 82,151
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter	
1.61	Farm mortgages	$
1.62	Residential mortgages	$
1.63	Commercial mortgages	$
1.64	Total mortgages foreclosed and transferred to real estate	$ 0

2. Operating Percentages:

2.1	A&H loss percent	
2.2	A&H cost containment percent	
2.3	A&H expense percent excluding cost containment expenses	

3.1	Do you act as a custodian for health savings accounts?	Yes [ ] No [X]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	$
3.3	Do you act as an administrator for health savings accounts?	Yes [ ] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	$

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Is Insurer Authorized? (YES or NO)

NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
	States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama AL	N	824				824	
2.	Alaska AK	N	8,149	1,175			9,324	179
3.	Arizona AZ	L	209,640	165,629	38		375,307	2,178
4.	Arkansas AR	N	653				653	
5.	California CA	L	963,294	403,830			1,367,124	110,933
6.	Colorado CO	L	7,793	18,155			25,948	
7.	Connecticut CT	N	303				303	
8.	Delaware DE	N					0	
9.	District of Columbia DC	N					0	
10.	Florida FL	N	3,427				3,427	
11.	Georgia GA	N	2,550				2,550	
12.	Hawaii HI	L	162,453	2,700			165,153	1,067
13.	Idaho ID	L	91,943	338,102			430,045	65,213
14.	Illinois IL	N	824				824	
15.	Indiana IN	N	482				482	
16.	Iowa IA	N	578				578	
17.	Kansas KS	N	276				276	
18.	Kentucky KY	N	129				129	
19.	Louisiana LA	N	942				942	
20.	Maine ME	N					0	
21.	Maryland MD	N	272				272	
22.	Massachusetts MA	N	209				209	
23.	Michigan MI	N	945				945	
24.	Minnesota MN	N	765				765	
25.	Mississippi MS	N	262				262	
26.	Missouri MO	N	2,208				2,208	16
27.	Montana MT	L	9,433	52,669			62,102	
28.	Nebraska NE	N	960				960	
29.	Nevada NV	L	30,099	652	63		30,814	42
30.	New Hampshire NH	N					0	
31.	New Jersey NJ	N	830				830	
32.	New Mexico NM	L	61,728	3,057			64,785	413
33.	New York NY	N	783				783	
34.	North Carolina NC	N	2,614	5,000			7,614	
35.	North Dakota ND	N	618				618	
36.	Ohio OH	N	10,289				10,289	
37.	Oklahoma OK	N	383	1,500			1,883	
38.	Oregon OR	L	166,244	1,853,778	96		2,020,118	261,990
39.	Pennsylvania PA	N	576				576	
40.	Rhode Island RI	N	639				639	25
41.	South Carolina SC	N	2,122				2,122	
42.	South Dakota SD	N					0	
43.	Tennessee TN	N	660				660	
44.	Texas TX	N	12,398	210			12,608	
45.	Utah UT	L	109,893	128,070			237,963	1,198
46.	Vermont VT	N					0	
47.	Virginia VA	N	3,621				3,621	
48.	Washington WA	L	146,550	1,455,679			1,602,229	126,693
49.	West Virginia WV	N	1,116				1,116	
50.	Wisconsin WI	N	2,630				2,630	
51.	Wyoming WY	L	12,082				12,082	359
52.	American Samoa AS	N					0	
53.	Guam GU	L	53,948	340,221			394,169	619
54.	Puerto Rico PR	N					0	
55.	US Virgin Islands VI	N					0	
56.	Northern Mariana Islands MP	L	17,438				17,438	
57.	Canada CN	N					0	
58.	Aggregate Other Alien OT	XXX	7,590	0	0	0	7,590	0
59.	Subtotal	(a) 14	2,114,165	4,770,427	197	0	6,884,789	570,925
90.	Reporting entity contributions for employee benefit plans	XXX					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX	1,059				1,059	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX					0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX	12,835				12,835	
94.	Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95.	Totals (Direct Business)	XXX	2,128,059	4,770,427	197	0	6,898,683	570,925
96.	Plus Reinsurance Assumed	XXX					0	
97.	Totals (All Business)	XXX	2,128,059	4,770,427	197	0	6,898,683	570,925
98.	Less Reinsurance Ceded	XXX	296,519		15		296,534	
99.	Totals (All Business) less Reinsurance Ceded	XXX	1,831,540	4,770,427	182	0	6,602,149	570,925

DETAILS OF WRITE-INS

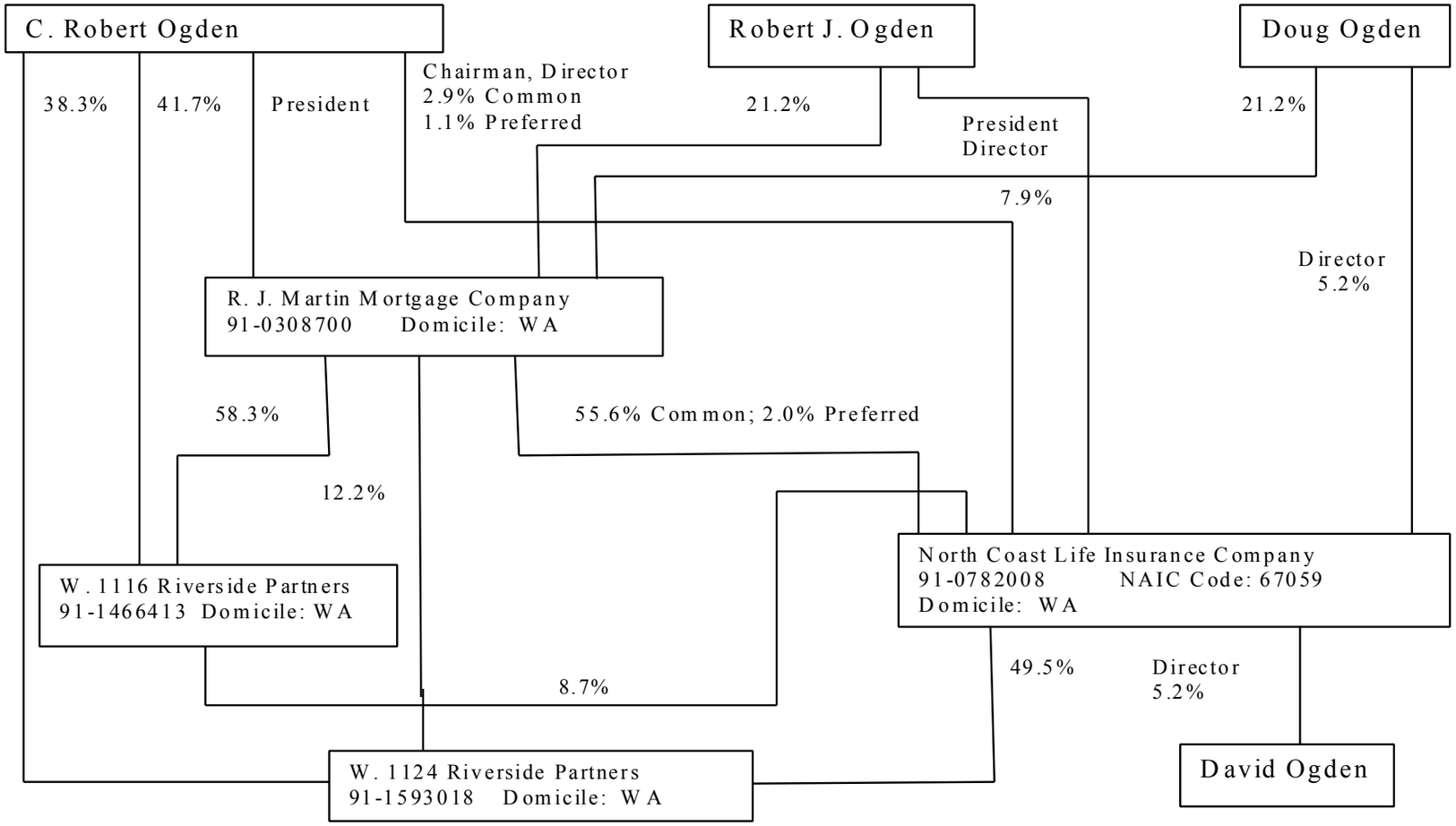
5801.	Federated States of Micronesia	XXX	2,316				2,316	
5802.	Marshall Islands	XXX	4,272				4,272	
5803.	Palau Islands	XXX	1,002				1,002	
5898.	Summary of remaining write-ins for line 58 from overflow page	XXX	0	0	0	0	0	0
5899.	Total (Lines 5801 thru 5803 plus 5898) (Line 58 above)	XXX	7,590	0	0	0	7,590	0
9401.		XXX					0	
9402.		XXX					0	
9403.		XXX					0	
9498.	Summary of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0	0

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

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

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

PART 1 – ORGANIZATIONAL CHART



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

PART 1 – ORGANIZATIONAL CHART

1) North Coast Life Insurance Company (NCL), NAIC #67059, FEIN: 91-0782008, Domicile: WA
2) C. Robert Ogden, Chairman of the Board and Director of NCL
3) Robert J. Ogden, President and Director of NCL
4) Douglas H. Ogden, Director of NCL
5) David M. Ogden, Director of NCL
6) R.J. Martin Mortgage Company (RJM), FEIN: 91-0308700, Domicile: WA
7) West 1124 Riverside Partners (Plaza), FEIN: 91-1593018, Domicile: WA
8) West 1116 Riverside Partners (Partners), FEIN: 91-1466413, Domicile: WA

Affiliations:

- C. Robert Ogden, Robert J. Ogden, David M. Ogden and Douglas H. Ogden hold, directly and indirectly, and through members of their immediate families, 64.7% of NCL common stock
- C. Robert Ogden holds a 1.1% interest in NCL preferred stock
- RJM holds a 53.75% interest in NCL common stock
- RJM holds a 2.0% interest in NCL preferred stock
- Robert J. Ogden, David M. Ogden and Douglas H. Ogden own a combined total of 63.5% of RJM
- NCL holds an 73% interest in Plaza (see Notes, Schedule BA)
- RJM holds a 18.0% interest in Plaza
- RJM holds a 58.3% interest in Partners
- W. 1116 Partners holds a 8.7% interest in NCL Common Stock

Sch. Y-Pt. 1A
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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.

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4.	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?	NO
5.	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?	NO
6.	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?	NO
7.	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?	NO

Explanations:

1.
2.
3.
4.
5.
6.
7.

Bar Code:

6705920124900000002

6705920124470000002

6705920123650000002

6705920124480000002

6705920124450000002

6705920124490000002

6705920124460000002

Overflow Page for Write-Ins

NONE

SCHEDULE A - VERIFICATION

Real Estate

NONE

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	189,573	202,820
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	(59,646)	
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	47,776	13,247
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	82,151	189,573
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	82,151	189,573
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	82,151	189,573

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,404,135	1,323,226
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		85,638
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	2,651	4,729
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	1,401,484	1,404,135
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	1,401,484	1,404,135

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	105,903,790	104,292,791
2. Cost of bonds and stocks acquired	6,522,100	14,067,111
3. Accrual of discount	34,900	95,513
4. Unrealized valuation increase (decrease)	1,617	(13,279)
5. Total gain (loss) on disposals	(45,148)	290,604
6. Deduct consideration for bonds and stocks disposed of	4,667,903	12,243,167
7. Deduct amortization of premium	320,866	531,747
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		54,036
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	107,428,490	105,903,790
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	107,428,490	105,903,790

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	37,704,004	809,819	1,315,054	(293,253)	37,704,004	36,905,517		37,680,572
2. Class 2 (a)	61,435,496	2,680,290	528,475	399,574	61,435,496	63,986,885		60,901,187
3. Class 3 (a)	3,419,084		909,799	(266,066)	3,419,084	2,243,220		3,558,416
4. Class 4 (a)	1,503,527			(1,963)	1,503,527	1,501,564		1,482,640
5. Class 5 (a)	372,853			(274)	372,853	372,579		395,949
6. Class 6 (a)	36,733				36,733	36,733		35,116
7. Total Bonds	104,471,697	3,490,109	2,753,328	(161,982)	104,471,697	105,046,498	0	104,053,880
PREFERRED STOCK								
8. Class 1	1,311,721	255,448		(80)	1,311,721	1,567,088		992,061
9. Class 2	2,569,100	139,500	373,600	(207,029)	2,569,100	2,127,971		2,696,600
10. Class 3				207,000		207,000		
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	3,880,821	394,948	373,600	(109)	3,880,821	3,902,059	0	3,688,661
15. Total Bonds and Preferred Stock	108,352,518	3,885,057	3,126,928	(162,091)	108,352,518	108,948,557	0	107,742,541

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
NAIC 1 $.....557,535; NAIC 2 $.....962,525; NAIC 3 $.....0; NAIC 4 $.....0; NAIC 5 $.....0; NAIC 6 $.....0.

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals	1,520,061	XXX	1,560,551	23,770	6,526

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,838,742	50,000
2. Cost of short-term investments acquired	874,607	2,032,489
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		435
6. Deduct consideration received on disposals	1,150,000	207,082
7. Deduct amortization of premium	43,288	37,100
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,520,061	1,838,742
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,520,061	1,838,742

Sch. DB-Pt A-Verification
NONE

Sch. DB-Pt B-Verification
NONE

Sch. DB-Pt C-Sn 1
NONE

Sch. DB-Pt C-Sn 2
NONE

Sch. DB-Verification
NONE

Sch. E-Verification
NONE

Sch. A-Pt 2
NONE

Sch. A-Pt 3
NONE

SCHEDULE B - PART 2

Showing all Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Value of Land and Buildings

NONE

SCHEDULE B - PART 3

Showing all Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3					8	9	10	11	12	13					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
Mortgages Disposed																	
289025100	Odessa	WA		08/09/2001	04/09/2012	26,877					0		26,877	25,000		(1,877)	(1,877)
040373100	MIssouri City	TX		06/18/1992	04/24/2012	4,907					0		3,225	3,225			0
130685200	Ann Arbor	MI		01/21/1993	04/20/2012	13,553					0		13,246	13,246			0
0399999. Total - Mortgages Disposed						45,337	0	0	0	0	0	0	43,348	41,471	0	(1,877)	(1,877)
0599999. Total Mortgages						45,337	0	0	0	0	0	0	43,348	41,471	0	(1,877)	(1,877)

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	2	Location		5	6	7	8	9	10	11	12	13
		3	4									
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Desig-nation	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership

NONE

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location		5	6	7	8	Changes in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V (9+10-11+12)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
Any Other Class of Asset - Unaffiliated																			
	Partial balance of mortgage #090385100 in bankruptcy	MOntgomery	AL	Periodic cash payments	10/16/1992	06/30/2012	7,547					0			2,652			0	
3799999. Total - Any Other Class of Asset - Unaffiliated							7,547	0	0	0	0	0	0	0	2,652	0	0	0	0
3999999. Subtotal - Unaffiliated							7,547	0	0	0	0	0	0	0	2,652	0	0	0	0
4199999. Totals							7,547	0	0	0	0	0	0	0	2,652	0	0	0	0

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Bonds - Industrial and Miscellaneous									
06738K 2R 1	Barclays		04/20/2012	Morgan Stanley		500,000	500,000		1FE
205363 AL 8	Computer Sciences		05/02/2012	Morgan Stanley		164,250	150,000	1,408	2FE
25156P AF 0	Deutsche Telekom		04/30/2012	Morgan Stanley		526,248	500,000	7,365	2FE
302570 BA 3	FPL Group Capital		04/24/2012	Morgan Stanley		262,453	250,000	4,904	2FE
57772K AA 9	Maxim Integrated Products		04/23/2012	Morgan Stanley		257,734	250,000	3,163	2FE
664397 AG 1	Northeast Utilities		04/26/2012	Morgan Stanley		526,320	500,000	11,771	2FE
87938W AP 8	Telefonica Emisiones		05/02/2012	Morgan Stanley		95,788	100,000	1,229	2FE
91915W AB 8	Validus Holdings LTD		04/09/2012	Morgan Stanley		282,710	250,000	4,684	2FE
3899999.	Total - Bonds - Industrial & Miscellaneous					2,615,503	2,500,000	34,524	XXX
8399997.	Total - Bonds - Part 3					2,615,503	2,500,000	34,524	XXX
8399999.	Total - Bonds					2,615,503	2,500,000	34,524	XXX
Preferred Stocks - Industrial and Miscellaneous									
486606 50 2	Kayne Anderson		06/28/2012	Morgan Stanley	10,000.000	255,448	25.00		P1UFE
929043 60 2	Vornado Rlty		05/03/2012	Morgan Stanley	5,000.000	139,500	25.00		P2LFE
8499999.	Total - Preferred Stocks - Industrial & Miscellaneous					394,948	XXX	0	XXX
8999997.	Total - Preferred Stocks - Part 3					394,948	XXX	0	XXX
8999999.	Total - Preferred Stocks					394,948	XXX	0	XXX
9899999.	Total - Preferred and Common Stocks					394,948	XXX	0	XXX
9999999.	Total - Bonds, Preferred and Common Stocks					3,010,451	XXX	34,524	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues: 0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value At Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
Bonds - U.S. Special Revenue and Special Assessment																					
797184 AQ 1	San Clemente CA CTFS Ptnp		06/01/2012	CALLED @ 100.0000000		10,000	10,000	10,358	10,000				0		10,000			0	425	06/01/2023	1FE
3199999.	Total - Bonds - U.S. Special Revenue & Assessment					10,000	10,000	10,358	10,000	0	0	0	0	0	10,000	0	0	0	425	XXX	XXX
Bonds - Industrial and Miscellaneous																					
06050X HT 3	Bank of America		06/15/2012	CALLED @ 100.0000000		25,000	25,000	24,688	24,748		4		4		24,752		248	248	750	09/15/2027	2FE
130914 AM 6	Calif Petroleum Transport		04/01/2012	CALLED @ 100.0000000		5,000	5,000	5,556	5,070		(16)		(16)		5,054		(54)	(54)	213	04/01/2015	1FE
126650 BQ 2	CVS Pass Through Trust		06/10/2012	PRINCIPAL RECEIPT		2,277	2,277	2,277	2,277				0		2,277			0	66	01/10/2030	2FE
24736T AA 5	Delta Air Lines		06/17/2012	Sink PMT @ 100.0000000		13,989	13,989	13,989	13,989				0		13,989			0	542	12/17/2019	2FE
24736W AA 8	Delta Airlines		04/17/2012	Sink PMT @ 100.0000000		6,909	6,909	6,909	6,909				0		6,909			0	183	04/15/2019	2FE
32055R AE 7	First Industrial		04/11/2012	Us Bank		173,400	170,000	181,047	179,876		(89)		(89)		179,787		(6,387)	(6,387)	9,726	07/15/2028	3FE
32055R AJ 6	First Industrial		04/11/2012	Us Bank		510,000	500,000	575,688	565,453		(441)		(441)		565,012		(55,012)	(55,012)	19,483	04/15/2032	3FE
36962G YY 4	General Electric Capital		06/15/2012	MATURITY		300,000	300,000	322,596	303,787		(3,787)		(3,787)		300,000			0	9,000	06/15/2012	1FE
44106M AE 2	Hospitality Properties Trust		04/15/2012	CALLED @ 100.0000000		250,000	250,000	249,375	249,909		48		48		249,957		43	43	12,653	07/15/2012	2FE
03235E AQ 3	Invesco Ltd.		04/17/2012	MATURITY		500,000	500,000	519,050	502,410		(2,410)		(2,410)		500,000			0	14,063	04/17/2012	1FE
667294 BE 1	Northwest Airlines		05/01/2012	Sink PMT @ 100.0000000		4,116	4,116	4,357	4,339		(223)		(223)		4,116			0	145	11/01/2019	2FE
786514 AS 8	Safeway		04/18/2012	Morgan Stanley		202,520	180,000	194,548	192,112		(132)		(132)		191,979		10,541	10,541	8,121	09/15/2027	2FE
803111 AM 5	Sara Lee		04/02/2012	Us Bank		36,574	35,000	34,431	34,493		3		3		34,496		2,078	2,078	905	11/01/2032	2FE
961548 AS 3	Westvaco Corp.		06/15/2012	Sink PMT @ 100.0000000		40,000	40,000	40,740	39,608		392		392		40,000			0	1,500	06/15/2027	3FE
3899999.	Total - Bonds - Industrial & Miscellaneous					2,069,785	2,032,291	2,175,251	2,124,980	0	(6,651)	0	(6,651)	0	2,118,328	0	(48,543)	(48,543)	77,350	XXX	XXX
Bonds - Hybrid Securities																					
61753R 20 0	Morgan Stanley Cap Tr VIII		04/25/2012	Morgan Stanley		122,702	125,000	125,000	125,000				0		125,000		(2,298)	(2,298)	4,031	04/15/2067	3FE
4899999.	Total - Bonds - Hybrid Securities					122,702	125,000	125,000	125,000	0	0	0	0	0	125,000	0	(2,298)	(2,298)	4,031	XXX	XXX
8399997.	Total - Bonds - Part 4					2,202,487	2,167,291	2,310,609	2,259,980	0	(6,651)	0	(6,651)	0	2,253,328	0	(50,841)	(50,841)	81,806	XXX	XXX
8399999.	Total - Bonds					2,202,487	2,167,291	2,310,609	2,259,980	0	(6,651)	0	(6,651)	0	2,253,328	0	(50,841)	(50,841)	81,806	XXX	XXX
Preferred Stocks - Industrial and Miscellaneous																					
74460D 23 2	Public Storage		04/11/2012	CALLED @ 25.0000000	15,000.000	375,000	25.00	373,600	373,600				0		373,600		1,400	1,400	6,901	XXX	P2LFE
8499999.	Total - Preferred Stocks - Industrial & Miscellaneous					375,000	XXX	373,600	373,600	0	0	0	0	0	373,600	0	1,400	1,400	6,901	XXX	XXX
8999997.	Total - Preferred Stocks - Part 4					375,000	XXX	373,600	373,600	0	0	0	0	0	373,600	0	1,400	1,400	6,901	XXX	XXX
8999999.	Total - Preferred Stocks					375,000	XXX	373,600	373,600	0	0	0	0	0	373,600	0	1,400	1,400	6,901	XXX	XXX
9899999.	Total - Preferred and Common Stocks					375,000	XXX	373,600	373,600	0	0	0	0	0	373,600	0	1,400	1,400	6,901	XXX	XXX
9999999.	Total - Bonds, Preferred and Common Stocks					2,577,487	XXX	2,684,209	2,633,580	0	(6,651)	0	(6,651)	0	2,626,928	0	(49,441)	(49,441)	88,707	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues: 0.

Sch. DB-Pt A-Sn 1
NONE

Sch. DB-Pt B-Sn 1
NONE

Sch. DB-Pt B-Sn 1B-Broker List
NONE

Sch. DB-Pt D
NONE

Sch. DL-Pt. 1
NONE

Sch. DL-Pt. 2
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
Bank of America					356	184	168	XXX
Bank of Guam					374	411	448	XXX
US Bank		0.090	1,873		7,502,898	6,955,609	8,517,956	XXX
US Bank - MOrtgage Account					3,465	3,455	2,886	XXX
Wells Fargo					12,896	11,364	2,417	XXX
0199999. Total Open Depositories	XXX	XXX	1,873	0	7,519,989	6,971,023	8,523,875	XXX
0399999. Total Cash on Deposit	XXX	XXX	1,873	0	7,519,989	6,971,023	8,523,875	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	314	314	314	XXX
0599999. Total Cash	XXX	XXX	1,873	0	7,520,303	6,971,337	8,524,189	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year

NONE

LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

* 6 7 0 5 9 2 0 1 2 2 0 1 0 0 1 0 2 *

QUARTERLY STATEMENT

As of June 30, 2012

of the Condition and Affairs of the

North Coast Life Insurance Company

NAIC Group Code..... , (Current Period) (Prior Period) NAIC Company Code..... 67059 Employer's ID Number..... 91-0782008

Organized under the Laws of Washington State of Domicile or Port of Entry Washington Country of Domicile US

Incorporated/Organized..... February 5, 1965 Commenced Business..... May 3, 1965

Statutory Home Office	1116 West Riverside Ave..... Spokane ..... WA ..... 99201-1198 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	1116 West Riverside Ave..... Spokane ..... WA ..... 99201-1198 *(Street and Number) (City or Town, State and Zip Code)*	509-838-4235 *(Area Code) (Telephone Number)*
Mail Address	P.O. Box 1445..... Spokane ..... WA ..... 99210-1445 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	1116 West Riverside Ave..... Spokane ..... WA ..... 99201-1198 *(Street and Number) (City or Town, State and Zip Code)*	509-838-4235 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.nclife.com	
Statutory Statement Contact	Timothy Alan Throckmorton *(Name)*	509-838-4235 ext 213 *(Area Code) (Telephone Number) (Extension)*
	ncl.cfo@nclife.com *(E-Mail Address)*	800-619-6143 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Robert James Ogden	President & CEO	2. Timothy Alan Throckmorton	Treasurer
3. Chester Robert Ogden	Chairman of the Board	4. Linda Evelyn Butler	Secreatry

OTHER

Randy George Thomas — Senior Vice President - Sales

DIRECTORS OR TRUSTEES

Ronald Drake Andrews	Brad Barlow	William Carlin Fix	David M. Ogden
Chester Robert Ogden	Douglas Hunter Ogden	Robert James Ogden	Paul Stevenson
Timothy Alan Throckmorton			

State of..... Washington
County of..... Spokane

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

(Signature)	(Signature)	(Signature)
Robert James Ogden	Timothy Alan Throckmorton	Chester Robert Ogden
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President & CEO	Treasurer	Chairman of the Board
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This 14th day of August, 2012

Linda E. Butler

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

b. If no: 1. State the amendment number

2. Date filed

3. Number of pages attached

Notary Public
State of Washington
LINDA E. BUTLER
MY COMMISSION EXPIRES
November 23, 2012